PUBLIC AGREEMENT ON THE PROVISION OF PAYMENT ACCEPTANCE SERVICES

Joint-Stock Company "Freedom Bank Kazakhstan", hereinafter referred to as the "Bank", by this Public Agreement for the Provision of Payment Acceptance Services (hereinafter referred to as the "Agreement") defines the standard terms and procedures for the provision of banking services by the Bank to a legal entity, individual entrepreneur, private notary, private bailiff, lawyer, professional mediator, peasant (farming) enterprise (hereinafter referred to as the "Client"). This Agreement establishes the procedure for the provision of services by the Bank for accepting payments from individuals in favor of the Client, and also establishes the rights, obligations, liability, and other specifics of the legal relationship between the Bank and the Client.

The Agreement is an accession agreement concluded in accordance with the provisions of Article 389 of the Civil Code of the Republic of Kazakhstan, the terms of which are uniform for all Clients and may be accepted by the Client solely by adhering to this Agreement as a whole, in the edition published on the Bank's Internet resource at: www.bankffin.kz as of the date of its signing, on the basis of the Statement of Accession to this Agreement (hereinafter referred to as the "Statement of Accession") in the form established by the Bank in accordance with Appendix 1 to this Agreement, which is an integral part of the Agreement, and/or other relevant applications in the forms established by the Bank, duly executed and signed by the Client in accordance with the requirements of the legislation of the Republic of Kazakhstan, as well as on the terms of the Rules on the General Conditions of Transactions of JSC "Freedom Bank Kazakhstan", published on the official Internet resource of the Bank at: www.bankffin.kz.

All appendices and applications accepted by the Bank from the Client within the framework of the services provided by the Bank for accepting payments from individuals in favor of the Client are an integral part of the Agreement. The submission of a duly completed and signed Statement of Accession to this Agreement by the Client signifies that the Client has read and fully agrees with the terms of this Agreement, and that the Client has adhered to the Agreement as a whole.

The Client's signing of the Statement of Accession to this Agreement indicates that:
- The Client has read, understood, and accepted the Agreement in full, without any comments or objections;
- The Agreement does not contain any burdensome terms for the Client which they, based on their reasonably understood interests, would not have accepted;
- The Client has no right to refer to the absence of their signature on the Agreement as proof that the Agreement was not read/understood/accepted by them, if the Bank possesses the Statement of Accession to this Agreement signed by the Client;
- The Client agrees to all the terms of providing services for accepting payments from an individual in favor of the Client, as stipulated by the Agreement;
- All provisions of the Agreement fully comply with the interests and expression of will of the Client;
- The Client has complied with all procedures necessary for the conclusion of the Agreement, as well as the opening of a current account with the Bank;
- The conclusion of the Agreement and the performance of its terms will not violate and will not lead to a violation of the constituent and other documents of the Client and/or any provisions of the legislation of the Republic of Kazakhstan and/or the legislation applicable to the Client.

The following terms and definitions are used in this Agreement:
Anti-Fraud Center Database of the National Bank of the Republic of Kazakhstan (NB RK) – incident database – a list containing data on payment transactions with signs of fraud and other payment transactions that are recognized as illegal and/or prohibited, formed on the basis of reports

received from participants regarding individuals and legal entities reasonably suspected of transactional fraud or other payment transactions that are recognized as illegal and/or prohibited, including data on investigations conducted by criminal prosecution authorities, decisions made by them regarding suspected persons, and other materials obtained within the framework of the investigation and incident verification;
Bank Account – for the purposes of the Agreement, the Client's current account opened with the Bank, to which money is accepted from individuals in accordance with the terms of this Agreement;
BIN – Business Identification Number;
Prohibited Goods (Services) – goods, services, works sold and/or related to the activities of the Enterprise, the sale of which is prohibited or restricted, or sold in violation of the requirements established by the legislation of the Republic of Kazakhstan and the Agreement, including: goods, services, works related to the sale by the Enterprise of weapons, firearms, and explosive substances and items; narcotic, psychotropic, toxic, corrosive, and radioactive substances and items; human organs and tissues; alcoholic and tobacco products (without appropriate permits from state authorities of the Republic of Kazakhstan); services for the organization and conduct of gambling (without appropriate permits from state authorities of the Republic of Kazakhstan); services of a sexual nature, as well as those contradicting generally accepted norms of morality and ethics; other goods prohibited or restricted in commerce according to the legislation of the Republic of Kazakhstan and/or the Agreement;
IIC (Account) – Individual Identification Code of the Client, which is the number of the Client's bank account;
IIN – Individual Identification Number;
Payment transaction with signs of fraud — a payment and/or money transfer (including an attempt to make such payment and/or money transfer, and a payment and/or money transfer in the process of execution) carried out as a result of actions by third parties aimed at stealing the client's money through deception or abuse of trust;
AML/CFT/FPWMD - Anti-Money Laundering, Countering the Financing of Terrorism, and Countering the Financing of Proliferation of Weapons of Mass Destruction;
Illegal incidents – payment transactions that are recognized as illegal and/or prohibited in accordance with the laws of the Republic of Kazakhstan, which within the framework of the Rules include payment transactions with signs of connection to illegal production, turnover, and/or transit of drugs, organization of financial pyramid activities, execution of payments and/or money transfers in favor of electronic casinos and online casinos, as well as foreign bookmakers and/or totalizators that do not have licenses to engage in activities in the gambling business sector in the Republic of Kazakhstan;
UN SC — United Nations Security Council;
Tariffs – the amounts of commissions approved by the Bank for the banking services provided by the Bank, effective as of the date of their execution, posted on the official Internet resource of the Bank at: www.bankffin.kz;
Full name – surname, first name, patronymic;
ECFR - European Council on Foreign Relations;
FATF - Financial Action Task Force;
OFAC - Office of Foreign Assets Control;
OFSI - Office of Financial Sanctions Implementation.

1. Subject of the Agreement

1.1. The Bank accepts funds from individuals in cash and/or by non-cash means for crediting them to the Client's current account opened with the Bank (hereinafter referred to as the "Client's Account") for the services rendered by the Client.

1.2. The acceptance of funds from an individual in cash and/or by non-cash means is carried out on the basis of the individual's information, in accordance with the payment acceptance form specified by the Client in the Statement of Accession.

2. Procedure for the Provision of Banking Services

2.1. The Client becomes a recipient of payment acceptance services from individuals from the moment the Bank confirms the Client's Statement of Accession to this Agreement.
2.2. Payment for the services rendered by the Client is carried out by accepting funds from individuals in cash and/or by non-cash means with their subsequent crediting to the active Client's Account opened with the Bank. The Client's Account for crediting payments is indicated by the Client in the Statement of Accession to this Agreement.
2.3. The commission for the services rendered under this Agreement is withheld by the Bank from the payment amount contributed by an individual in favor of the Client in accordance with the Bank's Tariffs effective as of the date of the transaction. The payment is received in favor of the Client minus the amount of the commission due to the Bank.
2.4. The Bank's services for accepting funds from individuals in cash and/or by non-cash means and crediting them to the Client's Account are paid for in accordance with the Bank's tariffs posted on the official Internet resource of the Bank at: www.bankffin.kz and effective on the date of payment.

3. Rights and Obligations of the Parties

3.1. The Client undertakes to:
3.1.1. comply with the requirements of the current legislation of the Republic of Kazakhstan, including matters of settlement and cash services, as well as the requirements established by the Bank for servicing the Client's Account;
3.1.2. notify individuals of the possibility of making payments through the Bank's service channels in favor of the Client;
3.1.3. verify the correctness of the execution of payments by the Bank and, no later than 1 (one) working day from the moment of discovering any inaccuracies and/or improper execution of payments within the framework of this Agreement, as well as erroneously credited amounts to the Client's Account, notify the Bank;
3.1.4. immediately and in full return to the Bank the funds erroneously credited to the Client's Account;
3.1.5. pay the Bank a commission fee in accordance with the Bank's Tariffs effective on the date of payment. In case of insufficient funds in the Client's Account to pay the commission fee, ensure its replenishment no later than the next day;
3.1.6. notify the Bank in writing in the event of amendments/supplements to the constituent documents, changes in the location, legal address, telephone numbers, faxes, telephone numbers of the Client's authorized persons, as well as other changes relevant to the fulfillment of the terms of this Agreement, within 3 (three) working days from the date of such change, accompanied by documents confirming these changes, executed in accordance with the requirements of the legislation of the Republic of Kazakhstan and the internal documents of the Bank;
3.1.7. independently monitor changes in the Tariffs, amendments, and additions to the terms of this Agreement on the Bank's Internet resource at: www.bankffin.kz, as well as in a place visible to the Client on the premises of the Bank (operational units);
3.1.8. submit to the Bank upon its request any supporting documents, data, and information necessary for the Bank to comply with the requirements of the Law of the Republic of Kazakhstan "On Countering the Legalization (Laundering) of Proceeds from Crime, the Financing of Terrorism, and the Financing of the Proliferation of Weapons of Mass Destruction" within 3 (three) working days from the date of receipt of the request.

3.2. The Client has the right to:
3.2.1. receive information from the Bank regarding completed transactions.

3.3. The Bank undertakes to:
3.3.1. provide settlement and cash services to the Client in accordance with this Agreement and the current legislation of the Republic of Kazakhstan;
3.3.2. perform operations to credit funds to the Client's Account in the manner and within the timeframes established by the current legislation of the Republic of Kazakhstan, subject to compliance with the requirements of the legislation of the Republic of Kazakhstan in the field of AML/CFT/FPWMD, international economic sanctions, and the Bank's internal regulatory documents;
3.3.3. accept funds from individuals for services rendered to the Client in cash and/or by non-cash means with their subsequent crediting to the Client's Account, in accordance with the current Tariffs of the Bank, subject to compliance with the requirements of the legislation of the Republic of Kazakhstan in the field of AML/CFT/FPWMD, international economic sanctions, and the Bank's internal regulatory documents;
3.3.4. inform the Client of amendments and/or additions to the terms of this Agreement and the Bank's Tariffs for the provision of banking services by posting a corresponding notice on the official Internet resource of the Bank at: www.bankffin.kz no later than one month before they take effect.
3.4. The Bank has the right to:
3.4.1. in the event of establishing the fact of erroneous acceptance of money and/or identifying an unauthorized payment in favor of the Client, in order to eliminate this error, execute a withdrawal (write-off) of the specified money without a corresponding instruction from the Client;
3.4.2. in the event of non-performance or improper performance by the Client of its monetary obligations to the Bank under the Agreement, the Bank has the right, in any manner not prohibited by the legislation of the Republic of Kazakhstan, to withdraw money from any bank accounts of the Client opened with the Bank, banks, and/or organizations engaged in certain types of banking operations, both within the territory of the Republic of Kazakhstan and abroad, for which the Client gives its unconditional and irrevocable consent.
In the absence of money / imposition of seizure or suspension of expenditure operations on the Client's bank accounts opened with the Bank, banks, and/or organizations engaged in certain types of banking operations, and/or non-payment by the Client of the resulting debt amount to the Bank in another way for more than 3 (three) calendar months, the Bank has the right to unilaterally suspend the provision of payment acceptance services until the Client fully pays the debt amount;
3.4.3. unilaterally make amendments and/or additions to the Agreement and the Bank's Tariffs by posting information thereon on the Bank's Internet resource at: www.bankffin.kz, in the operational halls of the Bank's branches and their additional premises in a visible place no later than one month before the date of entry into force of such amendments and/or additions based on the Client's will expressed by silence. The Client's failure to submit a written statement of non-acceptance of amendments and/or additions to the Agreement, including Tariffs for services provided under the Agreement, within 5 (five) working days from the moment the Bank publishes a notice of amendments and/or additions in accordance with this paragraph, constitutes an expression of their will and signifies the Client's consent to such amendments and/or additions;
3.4.4. demand from the Client (their representative) the provision of data and documents necessary for proper verification and identification of the Client (their representative), identification of the beneficial owner, as well as the provision of information on tax residency and line of business;
3.4.5. demand from the Client the provision of documents and information stipulated by currency and other legislation of the Republic of Kazakhstan, including in the field of AML/CFT/FPWMD;
3.4.6. refuse to conduct an operation through the account and/or suspend the Client's operations in cases stipulated by the Law of the Republic of Kazakhstan "On Banks and Banking Activities in the Republic of Kazakhstan", the Law of the Republic of Kazakhstan "On Payments and Payment Systems", the Law of the Republic of Kazakhstan "On combating legalization (laundering) of proceeds from crime, financing of terrorism and financing of the proliferation of weapons of mass destruction", as well as on the basis of the requirements of international treaties, including FATF

and UN Security Council requirements regarding sanctions programs;
3.4.7. suspend the fulfillment of obligations under this Agreement in the event of assumptions regarding facts of fraud or other illegal activities of the Client associated with the provision of prohibited services. Such suspension shall not constitute a breach of this Agreement and shall not serve as a ground for the emergence of liability on the part of the Bank towards the Client;
3.4.8. suspend the execution of an instruction and/or block an amount of money if the information about the money sender or beneficiary matches the information available in the database of the Anti-Fraud Center of the National Bank of the Republic of Kazakhstan;
3.4.9. unilaterally terminate business relations with the Client (refuse to perform this Agreement) in cases of:

- absence of payments in favor of the Client for 1 (one) calendar year;
- the Bank's suspicion that the business relationship is being used by the Client for the purpose of legalizing (laundering) proceeds from crime, financing terrorism, or financing the proliferation of weapons of mass destruction;
- the presence of sanctions against the Client (its beneficial owner), its affiliates, imposed in accordance with the jurisdiction of any country (the European Union, the USA, the United Kingdom, and others) or a state and/or international organization (including, but not limited to, OFAC, OFSI, ECFR, UN Security Council, FATF);
- the Client's submission of false, incorrect, distorted, contradictory, or incomplete information to the Bank, including the Client's actions to intentionally mislead the Bank and its employees in order for the Bank to provide services to the Client, or on other grounds, the submission of falsified documents or data;
- on grounds provided for by the legislation of the Republic of Kazakhstan, including countering the legalization (laundering) of proceeds from crime, financing terrorism, and financing the proliferation of weapons of mass destruction, the legislation of foreign states affecting the Bank's operations in the financial market and/or provided for by international treaties ratified by the Republic of Kazakhstan;

3.4.10. send to the Client's address indicated in the account opening application or in the comprehensive servicing application-questionnaire provided by the Client upon opening a current account with the Bank, a notice of refusal to perform the Agreement (in full) in electronic form or by mail (at the Bank's discretion) within 3 (three) working days from the date of the decision. The Agreement shall be deemed terminated from the date specified in the notice, and no agreements between the Parties are required;
3.4.11. unilateral refusal to perform the Agreement is not permitted in cases established by the Law of the Republic of Kazakhstan "On Payments and Payment Systems".

4. Liability of the Parties

4.1. For the failure to perform or improper performance of obligations under this Agreement, the Parties shall bear liability in accordance with the current legislation of the Republic of Kazakhstan.
4.2. The Bank is not responsible for the content of information transmitted by an individual when accepting funds via non-cash means in favor of the Client and shall not be liable for losses incurred by the Client through no fault of the Bank as a result of accepting payments.
4.3. The Bank shall not be liable for any disputes and disagreements arising between the money sender – an individual and the Client.
4.4. The Bank and the Client shall be released from liability for partial or full non-performance of obligations if it was the result of force majeure circumstances, including but not limited to: fire, earthquake, power supply failure, accident, mass riots, strike, military actions, enactment of legislative acts of the Republic of Kazakhstan, resolutions and orders of state authorities directly or indirectly prohibiting the types of activities specified in the Agreement, hindering the implementation of the Parties' functions under the Agreement, and other circumstances beyond the control of the Parties.
4.5. In the event that a delay in transferring money to the Client's Account occurs due to a

temporary absence of electricity, telephone communication, or internet connection, the Bank shall not be liable for breaching the terms of this Agreement.
4.6. The Bank shall not be liable for the non-performance of the terms of the Agreement in the event that the Client fails to notify the Bank of a change in details in the manner prescribed by subparagraph 3.1.6 of paragraph 3.1 of this Agreement.
4.7. The Bank shall not be liable to the Client for the non-performance or improper performance of obligations under the Agreement resulting from unclear, incomplete, or inaccurate instructions from the Client or third parties, and for other reasons beyond the Bank's control.
4.8. The Bank shall not be liable for losses caused to the Client as a result of the suspension of operations for accepting and transferring payments received from individuals in favor of the Client due to the attachment of money located in the Client's Account, carried out in accordance with the legislation of the Republic of Kazakhstan.
4.9. The Bank shall not be liable for losses caused to the Client as a result of the suspension of operations for accepting and transferring payments received from individuals in favor of the Client due to the attachment of money located in the Client's Account, carried out in accordance with the legislation of the Republic of Kazakhstan.
4.10. The Bank shall not be liable for losses caused to the Client as a result of the suspension of operations for accepting and transferring payments received from individuals in favor of the Client in the event that the transfer/payment is made by an individual suspected by the Bank of committing payment transactions with signs of fraud, and/or illegal incidents, and/or other payment transactions recognized as illegal and/or prohibited, and/or included in the database of the Anti-Fraud Center of the NB RK.
4.11. The Bank shall not be liable for losses caused to the Client as a result of the compromise of the Client's bank account.
4.12. The Client shall bear liability for the illegal provision, transfer of access to a bank account, payment instrument, or identification means to a third party, as well as the illegal execution of payments and/or money transfers in accordance with the Criminal Code of the Republic of Kazakhstan.

5. Dispute Resolution Procedure

5.1. The Parties undertake to resolve disputes arising under this Agreement through negotiations or by sending a claim. The review period for a claim is 10 (ten) working days from the date of its receipt.
5.2. If it is impossible to reach an agreement through negotiations, the dispute shall be subject to consideration in a court at the location of the Bank or its branch (at the Bank's discretion), in the manner prescribed by the legislation of the Republic of Kazakhstan.

6. Term of the Agreement

6.1. This Agreement enters into force from the moment the Bank accepts the Statement of Accession signed by the Client and remains valid indefinitely.
6.2. The Agreement is automatically terminated in the event of the Client closing the Client's Account with the Bank and paying in full for the Bank's services under this Agreement. Additional direction of notices / signing of agreements on the termination of this Agreement in such a case is not required.
6.3. Each Party has the right to unilaterally terminate the Agreement subject to prior written notice to the other Party of its intention 15 (fifteen) calendar days prior to the date of termination of this Agreement and fulfillment of its obligations to the other Party.

7. Confidentiality

7.1. Any information transmitted by the Parties to each other in connection with the Agreement is confidential information and may not be disclosed to third parties without obtaining the prior

written consent of the other Party, unless otherwise follows from the requirements of the legislation of the Republic of Kazakhstan or the terms of the Agreement.
7.2. The Bank shall not be liable if confidentiality was breached through the fault of the Client or if the confidential information was known or became known to third parties from other sources.
7.3. By submitting the Statement of Accession, the Client agrees that for the purpose of carrying out operations provided for by the Agreement, the Bank has the right to demand the disclosure of any information in accordance with the provisions of the legislation of the Republic of Kazakhstan and the internal documents of the Bank establishing the need to comply with the level of information disclosure fixed therein, and the Client undertakes to provide the Bank, upon its first demand, with any information within the timeframes established by the Bank.

8. Miscellaneous Provisions

8.1. The Agreement constitutes the entire understanding between the Parties in connection with its subject matter and supersedes all previous written or oral agreements or understandings between the Parties regarding the terms of the Agreement.
8.2. The Agreement is binding upon the Parties, their legal successors, and authorized representatives.
8.3. If any provision of the Agreement becomes invalid, void, or illegal, this shall not in any way affect or impair the validity and legality of the remaining provisions of the Agreement. In such cases, the Parties shall make every effort to replace the invalid provision with a new legally significant one.
8.4. By submitting the Statement of Accession, the Client confirms that:
a) all information provided by the Client for the purpose of concluding and executing the Agreement is/will be reliable, complete, and accurate;
b) the conclusion of the Agreement does not contradict and will not contradict, with any agreements to which the Client is a party, its constitutional documents, or any other requirements that the Client is obligated to comply with or that are otherwise applicable to it, including the legislation of the Republic of Kazakhstan and the legislation of the country of the Client’s residence;
c) the Client is duly established and registered in accordance with the legislation of its country of residence;
d) the Client and its Representatives and authorized persons have all necessary rights and powers from the relevant corporate bodies / state authorities to conclude and execute the Agreement;
e) the Client fulfills and will fulfill all requirements of the legislation of the Republic of Kazakhstan regarding the procedure for procuring financial services, including that the Client has performed all necessary procedures for selecting the Bank as a financial service provider, in the event that the Client is a subject of a natural monopoly, public procurement, or other requirements determining the procedure and conditions for financial service procurement apply to it.
8.5. The Client acknowledges and agrees that the Bank actively works to prevent cases of involving the Bank in criminal actions and money laundering schemes, such as legalization of proceeds from crime, terrorism, proliferation of weapons of mass destruction, fraud, corruption, etc. The Bank's operational standards are aimed at preserving and protecting the Bank's reputation, as well as ensuring that clients' trust in the Bank's integrity is in no way undermined. In this regard, the Bank, at its discretion, establishes certain requirements for the Bank's clients and transactions and operations performed by the Bank's clients, which may change periodically. Thus, the Bank may establish criteria by which a particular client of the Bank or a particular transaction or operation of the Bank's Client may be classified as unusual/suspicious clients and/or transactions.
8.6. Hereby, the Client certifies that regarding the personal data of personal data subjects transmitted and to be transmitted in the future by the Client to the Bank under the Agreement (regarding authorized persons and representatives), as well as in other cases when, in accordance with the legislation of the Republic of Kazakhstan and/or the Bank's internal documents, there arises a need to collect and process such personal data, the Client has previously obtained consents

from the personal data subjects provided by it for the collection and processing of personal data and their transfer to the Bank, the Bank's affiliates, and third parties, including cross-border transfer of personal data, regardless of whether the relevant foreign country ensures adequate protection of the transmitted personal data, if such transfer is not prohibited or restricted by the legislation of the Republic of Kazakhstan.
If necessary, as determined by the Bank, the Client shall provide the Bank with documentary confirmation of the availability of consents collected by the Client from personal data subjects for the collection and processing of personal data and their transfer to the Bank, the Bank's affiliates, and third parties, including cross-border transfer.
Liability for the absence of the aforementioned consents rests with the Client. If any measures are applied to the Bank for violating the legislation of the Republic of Kazakhstan on personal data, the Client undertakes to reimburse the Bank, upon the Bank's demand, for any expenses and losses incurred by the Bank.
8.7. Anti-corruption clause:
8.7.1. The Parties hereby certify and guarantee that they comply and undertake to comply with applicable norms of anti-corruption legislation and anti-money laundering legislation (hereinafter referred to as Anti-Corruption Norms).
8.7.2. When executing their obligations under this Agreement, the Parties do not commit any actions (refrain from inaction) that contradict the Anti-Corruption Norms, and exert all necessary and permissible efforts under the law to ensure compliance with the Anti-Corruption Norms by their subsidiaries, dependent, and affiliated organizations, including refraining from direct or indirect, personal or through third parties offering, promising, giving, extorting, requesting, agreeing to receive, and receiving bribes in any form (including in the form of money, in cash and non-cash form in any currency, other valuables, property, property rights, or other material and/or intangible benefit) in favor of or from any persons to influence their actions or decisions in order to obtain any commercial advantages or for any other unlawful purpose.
8.7.3. In the event that one of the Parties has reasonably grounded suspicions that a violation of any provisions of this Agreement has occurred or may occur by the other Party, such Party has the right to send a request to the other Party demanding comments and information (documents) refuting or confirming the fact of the violation.
8.8. This Agreement is drawn up in authentic copies in the state and Russian languages, having equal legal force. In case of discrepancies or divergences in interpretation, the Russian version shall prevail.
8.9. In all other respects not provided for by this Agreement, the Parties shall be guided by the current legislation of the Republic of Kazakhstan.
8.10. All notices subject to dispatch in accordance with the terms of the Agreement, unless otherwise provided by the Agreement, shall be sent by the Bank in any of the following ways: by mail / by fax / to an email address / via the "Internet-Banking" system / by sending an SMS message to the Client's mobile phone number indicated in the account opening application or in the comprehensive servicing application-questionnaire provided by the Client upon opening a current account with the Bank / by posting information on the Bank's Internet resource / by posting in the operational halls of the Bank's branches and their additional premises.

9. Bank Address and Details

Bank: Joint Stock Company "Freedom Bank Kazakhstan"
BIN 090740019001
Address: Republic of Kazakhstan, 050000 (A05E8Y2), Almaty, Almaly district, Kurmangazy street, building 61A.
Tel.: +7 (727) 2 595 595.
Bank details:
BIC KSNVKZKA
Correspondent account KZ23125KZT1001300883 at RSI of the NB of RK, Almaty
Beneficiary code 14

Appendix No. 1
to the PUBLIC AGREEMENT ON THE
PROVISION OF PAYMENT ACCEPTANCE SERVICES

STATEMENT OF ACCESSION TO THE PUBLIC AGREEMENT FOR THE PROVISION OF PAYMENT ACCEPTANCE SERVICES

In accordance with Article 389 of the Civil Code of the Republic of Kazakhstan, by this Statement of Accession, the Client accepts the terms and conditions of the Public Agreement for the Provision of Payment Acceptance Services (hereinafter referred to as the "Agreement"), in the wording posted on the Internet resource of the Bank (www.bankffin.kz) as of the date of its signing, and confirms that:

1) The Agreement has been read and accepted by the Client in full, without any comments or objections, and does not contain any terms and conditions burdensome for the Client that, based on reasonably understood interests of the Client, would not have been accepted;

2) The Statement of Accession, together with the Agreement, constitutes a Standard Agreement for the Provision of Payment Acceptance Services;

3) The Client agrees to the unilateral amendment and supplementation of the Agreement by Freedom Bank Kazakhstan JSC (hereinafter referred to as the "Bank") by posting the Agreement in a new wording, taking into account the introduced amendments and/or supplements, on the Bank's Internet resource www.bankffin.kz;

4) The Client agrees to the unilateral amendment and/or supplementation of the Bank’s Tariffs by posting information on the Bank's Internet resource at: www.bankffin.kz and in the operating halls of the Bank's branches and their additional premises in a readily visible place no later than 5 (five) business days prior to the effective date of such amendments and/or supplements;

5) The Client shall not be entitled to cite the absence of the signature of authorized persons and a seal (if any) on the Agreement as proof that the Agreement was not read/accepted by the Client, provided that the Bank has the Statement of Accession;

6) The Bank provided comprehensive information on: tariffs, terms and conditions for the provision of banking services under the Agreement, the list of required documents for concluding the Agreement, liability, and potential risks in case of failure to fulfill obligations under the Agreement;

7) By signing the Statement of Accession, the Client confirms that they have familiarized themselves with the form of "Consent to the Collection and Processing of Personal Data" (hereinafter referred to as the "Consent") approved by the Bank, and provides consent to the collection and processing by the Bank of the personal data of the Client's authorized person signing the Statement of Accession in accordance with its content, as well as acceding to such Consent in full.

The signing of the Statement of Accession by the Client indicates that:

- The Client has read, understood, and accepted the Agreement in full, without any comments or objections;
- The Agreement does not contain any terms and conditions burdensome for the Client that they, based on their reasonably understood interests, would not have accepted;
- The Client is not entitled to cite the absence of their signature on the Agreement as proof that the Agreement was not read/understood/accepted by them, provided that the Bank has the Statement of Accession to the Agreement signed by the Client;
- The Client agrees to all terms and conditions for the provision of services for accepting and transferring payments from an individual in favor of the Client provided for by the Agreement;
- All provisions of the Agreement fully comply with the interests and expression of will of the Client;

• The Client has complied with all procedures necessary for concluding the Agreement, as well as opening a current account with the Bank;

• The conclusion of the Agreement and the performance of its terms and conditions will not violate and will not lead to a violation of the constituent and other documents of the Agreement and/or any provision of the legislation of the Republic of Kazakhstan and/or the legislation applicable to the Client.

Company Name	
IIN / BIN	
Full Name	
Mobile Phone	
E-mail*	
IIC*	
Purpose of Payment*	
PPC*	
Field of Activity	
City	
Date	
Service Provider's Address: _____ Service Provider's Details: _____ Authorized Person of the Service Provider _____ (signature) Full Name	

This document was signed using a dynamic one-time code _____ (code number), sent (date ___, time ___ time zone (UTC+6) to the telephone number / EDS of the Client (date _____, time _____)[1]

Fields marked with an asterisk ("") are filled in if the relevant information is available.*

[1] Indicated in case of signing the Statement of Accession using a dynamic one-time code or the Client's Digital Signature (EDS)