PUBLIC AGREEMENT ON THE PROVISION OF SERVICES FOR THE ACCEPTANCE OF PAYMENTS IN FAVOR OF THE SERVICE PROVIDER

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 "Service Provider"). This Agreement establishes the procedure for the provision of services by the Bank for accepting payments from individuals in favor of the Service Provider, and also establishes the rights, obligations, liability, and other specifics of the legal relationship between the Bank and the Service Provider.

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

The Service Provider's signing of the Statement of Accession to this Agreement indicates that:
- The Service Provider has read, understood, and accepted the Agreement in full, without any comments or objections;
- The Agreement does not contain any burdensome terms for the Service Provider which they, based on their reasonably understood interests, would not have accepted;
- The Service Provider 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 Service Provider;
- The Service Provider agrees to all the terms of providing services for accepting payments from an individual in favor of the Service Provider, as stipulated by the Agreement;
- All provisions of the Agreement fully comply with the interests and expression of will of the Service Provider;
- The Service Provider has complied with all procedures necessary for the conclusion of the Agreement;
- 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 Service Provider and/or any provisions of the legislation of the Republic of Kazakhstan and/or the legislation applicable to the Service Provider.

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;
BIN – Business Identification Number;
Prohibited Goods (Services) – goods, services, works sold and/or related to the activities of the Service Provider, 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 Service Provider 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) – the service provider's individual identification code, which serves as the service provider's bank account number held at another second-tier bank or at an organization authorized to conduct specific types of banking operations;
IIN – Individual Identification Number;
AIFC – Astana International Financial Centre;
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;
Transit account – for the purposes of the Agreement, an account held by the Bank into which funds are received from individuals, with the subsequent transfer of such funds to the Service Provider in accordance with the terms of this Agreement;
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 via cashless payment, credits them to a transit account with the Bank, and transfers them to the current account of the Service Provider opened with another second-tier bank. When making a payment, individuals shall indicate its purpose. The frequency of transferring the payments accepted by the Bank in favor of the Service Provider shall be determined by the Service Provider in the Statement of Accession, in accordance with Appendix No. 1 to the Agreement.
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 determined by the Service Provider in the Statement of Accession.

2. Procedure for the Provision of Banking Services

2.1. The Service Provider shall become the beneficiary of payments from individuals from the moment the Bank accepts the Service Provider’s Statement of Accession to this Agreement.
2.2. The IIC (Account) of the Service Provider for the transfer of payments accepted by the Bank shall be specified by the Service Provider 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 Service Provider in accordance with the Bank's Tariffs effective as of the date of the transaction. The payment is received in favor of the Service Provider 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 via cashless payment in favor of the Service Provider shall be paid in accordance with the Bank's tariffs published on the Bank's official Internet resource at: www.bankffin.kz and effective as of the payment date.

3. Rights and Obligations of the Parties

3.1. The Service Provider undertakes:
3.1.1. to comply with the requirements of the current legislation of the Republic of Kazakhstan, including in the field of AML/CFT/FPWMD and international economic sanctions of the United States, the European Union, the United Kingdom, and the United Nations;
3.1.2 not to transfer rights and obligations under the agreement concluded between the Service Provider and the Bank to third parties, including those against whom international economic sanctions of the United States, the European Union, the United Kingdom, and the United Nations are in effect and/or to whom such sanctions apply;
3.1.3 not to sell goods / render services in the territory and/or for the benefit of the territory of foreign countries subject to sanction programs under international economic sanctions of the United States, the European Union, the United Kingdom, and the United Nations, and/or to sell goods / render services to individuals / legal entities subject to full blocking sanctions of the United States, the European Union, the United Kingdom, and the United Nations;
3.1.4 not to establish business relations with counterparties/partners/clients and other third parties, as well as not to conduct transactions involving activities prohibited in the Republic of Kazakhstan / services requiring a license under the legislative acts of the Republic of Kazakhstan, registration of AIFC counterparties, and not to carry out transactions related to gambling, the gambling business, betting, purchase/sale/exchange of digital assets, crypto, including activities aimed at financing terrorist or extremist activities and other complicity in terrorism or extremism; illegal, illicit, or criminal activities; purchase, sale, transportation, manufacturing, storage, and sale of items related to chemical, biological, and nuclear weapons and their components; military-grade items and medications; substances including not only medicinal products, but also other synthetic and natural substances classified as poisonous and potent, as well as the manufacture and sale of narcotic drugs;
3.1.5. to notify individuals with whom it has business relations of the possibility of making payments through the Bank's service channels in favor of the Service Provider;
3.1.6. to verify the correctness of the execution of payments by the Bank and, no later than 1 (one)

working day from the date of discovery of any inaccuracies and/or improper execution of payments under this Agreement, as well as erroneously received amounts from the Bank, to notify the Bank;
3.1.7. to promptly and in full return to the Bank any funds erroneously received from the Bank under the Agreement;
3.1.8. to notify the Bank in writing in the event of amendments/supplements to the constituent documents, change of location, IIC (Account), legal address, telephone numbers, facsimile numbers, telephone numbers of authorized persons of the Service Provider, as well as in case of other changes relevant to the performance 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;
3.1.9. to independently monitor changes in Tariffs, as well as changes and additions to the terms of this Agreement, on the Bank's Internet resource at: www.bankffin.kz, and in a visible place accessible to the Service Provider within the Bank's premises (operational units);
3.1.10. to 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 combating legalization (laundering) of proceeds from crime, financing of terrorism and 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 Service Provider has the right:

3.2.1. to receive information from the Bank regarding completed payment acceptance transactions from individuals.

3.3. The Bank undertakes:

3.3.1. to accept cash and cashless payments from individuals in accordance with this Agreement and the current legislation of the Republic of Kazakhstan;
3.3.2. to transfer funds accepted from individuals in favor of the Service Provider to its IIC (Account) in another second-tier bank in the manner and within the timelines 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. to inform the Service Provider of any 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 Bank's official Internet resource at: www.bankffin.kz, no later than one month prior to their effective date, or by sending a written notice via communication channels regarding the new Tariffs on the day of their approval.

3.4. The Bank has the right:

3.4.1. in the event of establishing the fact of erroneous acceptance of funds and/or identifying an unauthorized payment in favor of the Service Provider, for the purpose of correcting such error, to deduct such funds from future payments received from individuals without a corresponding instruction from the Service Provider, for which the Service Provider gives its unconditional and irrevocable consent;
3.4.2. in the event of failure by the Service Provider to fulfill or improper fulfillment of its monetary obligations to the Bank under the Agreement, the Bank shall have the right, by any means not prohibited by the legislation of the Republic of Kazakhstan, to withdraw funds from any bank accounts of the Service Provider opened with banks and/or organizations performing certain types of banking operations, both within the territory of the Republic of Kazakhstan and abroad, for which the Service Provider gives its unconditional and irrevocable consent.
In the absence of funds / imposition of seizure or suspension of expenditure operations on the bank accounts of the Service Provider opened with banks and/or organizations performing certain types of banking operations, and/or failure by the Service Provider to pay the accrued debt amount to the Bank by another method for more than 3 (three) calendar months, the Bank has the right to unilaterally suspend the provision of payment acceptance services until the Service Provider fully

pays the debt amount;
3.4.3. to unilaterally introduce 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 accessible to the public, no later than one month prior to the effective date of such amendments and/or additions, based on the intention of the Service Provider expressed by silence. Failure by the Service Provider to submit a written statement of non-acceptance of amendments and/or additions to the Agreement (including Tariffs for services rendered under the Agreement) within 5 (five) working days from the date of publication by the Bank of the notice regarding the introduction of amendments and/or additions in accordance with this clause shall be deemed an expression of its intent and shall signify the Service Provider's consent to such amendments and/or additions;
3.4.4. to demand from the Service Provider (their representative) the provision of information and documents necessary for the proper verification and identification of the Service Provider (their representative), identification of the beneficial owner, as well as the provision of information on tax residency and type of activity;
3.4.5. to demand from the Service Provider the provision of documents and information stipulated by the currency and other legislation of the Republic of Kazakhstan, including in the field of AML/CFT/FPWMD;
3.4.6. to refuse to execute a transaction under the Agreement 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 requirements of international treaties, including FATF and UN Security Council requirements regarding sanction programs;
3.4.7. to suspend the execution of obligations under this Agreement in the event of presumptions of fraud or other illegal activities of the Service Provider associated with the sale of Prohibited Goods (Services). Such suspension shall not constitute a breach of this Agreement and shall not serve as a basis for the Bank's liability towards the Service Provider;
3.4.8. to suspend the execution of an instruction and/or block the 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. to unilaterally terminate business relations with the Service Provider (refuse to perform this Agreement) in cases of:

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

3.4.10. to send a notice of refusal to perform the Agreement (in full) to the Service Provider's address specified in the Statement of Accession, 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 considered terminated from the date specified in the notice, and no additional agreements between the Parties are required.

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 shall not be liable for the content of information transmitted by an individual when accepting cashless payments in favor of the Service Provider and shall not be liable for losses incurred by the Service Provider through no fault of the Bank as a result of accepting payments.
4.3. The Bank shall not bear liability for any disputes and disagreements arising between the money sender – an individual and the Service Provider.
4.4. The Bank and the Service Provider shall be released from liability for partial or complete failure to perform obligations if it was the consequence of force majeure circumstances, including, but not limited to: fire, earthquake, power supply failure, accident, mass riots, strikes, military operations, entry into force of legislative acts of the Republic of Kazakhstan, resolutions and decrees of state authorities directly or indirectly prohibiting the activities specified in the Agreement and hindering the performance 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 the transfer of funds in favor of the Service Provider occurs due to a temporary absence of electricity, telephone communication, or internet connection, the Bank shall not be liable for violating the terms of this Agreement.
4.6. The Bank shall not be liable for the failure to perform the terms of the Agreement in the event that the Service Provider fails to notify the Bank of changes in details in the manner prescribed by sub-clause 3.1.5 of clause 3.1 of this Agreement.
4.7. The Bank shall not be liable to the Service Provider for the failure to perform or improper performance of obligations under the Agreement resulting from unclear, incomplete, or inaccurate instructions of the Service Provider or third parties, and for other reasons beyond the control of the Bank.
4.8. The Bank shall not be liable for losses caused to the Service Provider as a result of the suspension of operations for accepting and transferring payments received from individuals in favor of the Service Provider in the event that the transfer/payment is made by an individual suspected by the Bank of carrying out payment transactions with signs of fraud, and/or unlawful incidents, and/or other payment transactions that are recognized as illegal and/or prohibited, and/or included in the database of the Anti-Fraud Center of the National Bank of the Republic of Kazakhstan.
4.9. The Bank shall not be liable for losses caused to the Service Provider as a result of the compromise of the Service Provider's bank account.
4.10. The Service Provider 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 for 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 any disputes arising under this Agreement through negotiations or by sending a claim. The review period for a claim shall be 10 (ten) working days from the date of its receipt.
5.2. In the event of failure 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 shall enter into force from the moment the Bank accepts the Statement of Accession signed by the Service Provider and shall remain in force indefinitely.
6.2. Each Party shall have the right to unilaterally terminate the Agreement subject to prior written notification of the other Party via available communication channels regarding its intention 15 (fifteen) calendar days prior to the expected date of termination of this Agreement and the 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 shall be 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 Service Provider 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 Service Provider agrees that for the purposes of carrying out transactions 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 Bank's internal documents establishing the requirement to comply with the level of information disclosure enshrined therein, and the Service Provider undertakes to provide the Bank, upon its first demand, with any information within the timelines established by the Bank.

8. Miscellaneous Provisions

8.1. This Agreement constitutes the complete mutual understanding of the Parties with respect to its subject matter and supersedes all prior written or oral agreements or understandings between the Parties regarding the terms of the Agreement.
8.2. This Agreement shall be binding upon the Parties, their legal successors, and authorized representatives.
8.3. If any provision of this 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 Service Provider confirms that:
a) all information provided by the Service Provider for the purpose of concluding and performing the Agreement is/will be reliable, complete, and accurate;
b) the conclusion of the Agreement does not and will not contradict any agreements to which the Service Provider is a party, its constituent documents, or any other requirements that the Service Provider is obligated to comply with or that apply to it, including the legislation of geological jurisdictions of the Republic of Kazakhstan and the legislation of the Service Provider's country of residence;
c) the Service Provider is duly established and registered in accordance with the legislation of its country of residence;
d) the Service Provider and its representatives, authorized persons have all necessary rights and powers from the relevant corporate bodies/state authorities to conclude and perform the Agreement;
e) Поставщиком услуг выполняются и будут выполнены все требования законодательства Республики Казахстан в отношении порядка осуществления закупок финансовых услуг, в том числе Поставщиком услуг были проведены все необходимые процедуры по выбору Банка в качестве поставщика финансовых услуг, - в случае, если Поставщик услуг является субъектом естественной монополии, государственных закупок или к нему применяются

иные требования, определяющие порядок и условия закупки финансовых услуг. the Service Provider fulfills and will fulfill all requirements of the legislation of the Republic of Kazakhstan regarding the procurement procedure for financial services, including that the Service Provider has conducted all necessary procedures for selecting the Bank as a financial services provider, in the event that the Service Provider is a subject of natural monopoly, public procurement, or other requirements determining the procedure and terms of financial services procurement apply to it.
8.5. The Service Provider acknowledges and agrees that the Bank actively works to prevent the Bank from being involved in criminal acts 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' belief 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 for transactions and operations performed by the Bank's clients, which may be periodically amended. Thus, the Bank may establish criteria by which a particular client of the Bank or a particular transaction or operation of the Bank's Service Provider may be classified as an unusual/suspicious client and/or transaction.
8.6. Hereby, the Service Provider certifies that with respect to personal data of data subjects transferred and subject to future transfer by the Service Provider 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 is a need to collect and process such personal data, the Service Provider has previously obtained consents from the data subjects provided by it for the collection and processing of personal data and their transfer to the Bank, the Bank's affiliates, as well as third parties, including cross-border transfer of personal data, regardless of whether the respective foreign country ensures protection of the transferred personal data, unless such transfer is prohibited or restricted by the legislation of the Republic of Kazakhstan.
In the event of necessity determined by the Bank, the Service Provider shall provide the Bank with documentary confirmation of the availability of consents collected by the Service Provider from data subjects for the collection and processing of personal data and their transfer to the Bank, the Bank's affiliates, as well as third parties, including cross-border transfer.
Liability for the absence of the aforementioned consents shall be borne by the Service Provider. In the event of application of any measures against the Bank for violation of the legislation of the Republic of Kazakhstan on personal data, the Service Provider 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 anti-corruption laws and laws on combating the legalization (laundering) of proceeds from crime (hereinafter referred to as Anti-Corruption Norms).
8.7.2. In fulfilling their obligations under this Agreement/Contract, the Parties shall not commit any actions (shall refrain from omissions) that contradict the Anti-Corruption Norms, and shall make all necessary and legally permissible efforts to ensure compliance with the Anti-Corruption Norms by their subsidiaries, dependent, and affiliated entities, including refraining from directly or indirectly, personally 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 cashless form in any currency), other valuables, property, property rights, or other material and/or non-material benefits) 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 either Party has reasonably grounded suspicions that a violation of any provisions of this Agreement/Contract has occurred or may occur by the other Party, such Party shall have 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 the event of any discrepancies or divergences in interpretation, the Russian language version shall prevail.
8.9. In all other matters not provided for by this Agreement, the Parties shall be governed by the current legislation of the Republic of Kazakhstan.
8.10. All notices subject to being sent in accordance with the terms of the Agreement, unless otherwise provided by the Agreement, shall be sent by the Bank by any of the following methods: by mail / by fax / to the email address / via the "Internet-Banking" system / by sending an SMS message to the mobile phone number of the Service Provider specified in the Statement of Accession / 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 ON THE PROVISION OF SERVICES FOR THE ACCEPTANCE OF PAYMENTS IN FAVOR OF THE SERVICE PROVIDER

In accordance with Article 389 of the Civil Code of the Republic of Kazakhstan, by this Statement of Accession, the Service Provider accepts the terms of the Public Agreement for the Provision of Services for Accepting Payments (hereinafter referred to as the Agreement), as worded and posted on the Bank's Internet resource (www.bankffin.kz) as of the date of its signature, and confirms that:

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

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

3) it consents to the unilateral amendment and supplementation of the Agreement by Joint Stock Company "Freedom Bank Kazakhstan" (hereinafter referred to as the Bank) by posting the Agreement in a new edition, taking into account the introduced amendments and/or additions, on the Bank's Internet resource www.bankffin.kz;

4) it consents 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 operational halls of the Bank's branches and their additional premises in a visible place accessible to the public no later than 5 (five) working days prior to the effective date of such amendments and/or additions, or by sending a written notice via communication channels regarding the new tariffs on the day of their approval;

5) it shall not have the right to cite the absence of the signature of authorized persons and a seal (if any) on the Agreement as evidence that the Agreement was not read/accepted by the Service Provider, provided that the Bank possesses the Statement of Accession;

6) the Bank has provided comprehensive information regarding: tariffs, the terms of providing banking services under the Agreement, the list of documents required for concluding the Agreement, liability, and potential risks in the event of failure to fulfill obligations under the Agreement;

7) by signing the Statement of Accession, it confirms familiarization 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 authorized person of the Service Provider executing the signature of the Statement of Accession in accordance with its content, as well as accession to such Consent in full.

The signature of the Statement of Accession by the Service Provider indicates that:

- the Service Provider has read, understood, and accepted the Agreement in full, without any comments and objections;
- the Agreement does not contain any terms burdensome for the Service Provider that it, based on its reasonably understood interests, would not have accepted;
- the Service Provider shall not have the right to cite the absence of its signature on the Agreement as evidence that the Agreement was not read/understood/accepted by it, provided that the Bank possesses the Statement of Accession to the Agreement signed by the Service Provider;

• the Service Provider agrees to all terms and conditions for the provision of services for the acceptance and transfer of payments from an individual in favor of the Service Provider stipulated by the Agreement;

• all provisions of the Agreement fully correspond to the interests and expression of will of the Service Provider;

• all procedures necessary for the conclusion of the Agreement have been duly observed by the Service Provider;

• 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 Service Provider and/or any provision of the legislation of the Republic of Kazakhstan and/or legislation applicable to the Service Provider.

Name of Service Provider	
IIN/BIN	
Details of the IIC of the Service Provider for the transfer of payments accepted by the Bank from individuals	
E-mail*	
Purpose of payment*	
PPC*	
Frequency of transfer of payments accepted by the Bank from individuals	Each payment separately _____ Daily as a consolidated payment _____
Scope of activity	
City	
Date	
Service Provider Address: _____ Details of the Service Provider: _____ 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)