

## CONSENT TO COLLECTION AND PROCESSING OF PERSONAL DATA

I, \_\_\_\_\_ (*indicate the client's full name as in the identity document*), IIN \_\_\_\_\_ (*indicate the client's IIN*) (hereinafter referred to as the Subject), in accordance with the Law of the Republic of Kazakhstan dated May 21, 2013 No. 94-V "On personal data and their protection" and other legislative acts of the Republic of Kazakhstan, hereby give my consent to the Operator (specified in the Appendix to this Consent and constituting an integral part of this Consent) and third parties<sup>1</sup> who have and / or may have a relationship with the conclusion and / or execution and / or technical maintenance of any transactions / operations concluded (which may be concluded) between the Subject (the person whose representative the Subject is) and the Operator, including Partners<sup>2</sup>, cellular / mobile operators, persons providing the Operator with the results of video recording / photo recording / geolocation of the AHSC<sup>3</sup> and other database operators, to the collection and processing of the personal data of the Subject, to the disclosure of information Subjects that are a banking secret and (or) a commercial secret in the securities market, both on paper and in electronic format, in arrays and/or databases of Operators/third-party databases.

1. The Subject hereby confirms that:

- The Operator has the right to disclose (transfer) information of the Subject that is a banking secret and (or) a commercial secret in the securities market to third parties in electronic, paper and (or) other tangible media that will be or have become known in the course of its activities and/or within the framework of civil and other relations, including, but not limited to Referral Programs<sup>4</sup> between the Operator and its Partners, taking into account the requirements of the current legislation of the Republic of Kazakhstan, the Astana International Financial Center (hereinafter referred to as the AIFC) and the requirements of international law (requirements of international treaties);
- The Operator has the right to disclose (transfer) to the API<sup>5</sup> User and receive from the API User via the Open API<sup>6</sup> Platform information of the Subject that is a banking secret and (or) a commercial secret in the securities market, in electronic, paper and (or) other tangible media, taking into account the requirements of the current legislation of the Republic of Kazakhstan and the requirements of international law (requirements of international treaties);
- The Operator has the right to disclose to another Operator personal data, any information related to the Subject, recorded on electronic, paper and/or other tangible media, for the purpose of providing the Subject with the services rendered by the Operator;
- The Operator has the right to disclose (transfer) to the participant of the Referral Program and receive from the participant of the Referral Program through the Operator's mobile application information of the Subject related to personal data and (or) constituting a banking secret and (or) a commercial secret in the securities market, taking into account the requirements of the current legislation of the Republic of Kazakhstan and the requirements of international law (requirements of international treaties);
- notified by the Operator about the protection of the personal data of the Subject by the Operator in a mode similar to the mode of protection of information constituting a banking secret and (or) a commercial secret in the securities market, unless other requirements are established by the legislation of the Republic of Kazakhstan;
- this written consent to the collection and processing of personal data cannot be revoked in cases where it contradicts the laws of the Republic of Kazakhstan, or in the presence of an unfulfilled obligation to the Operator;
- The Operator has the right to collect and process personal data without the consent of the Subject in cases established by the laws of the Republic of Kazakhstan, including in other banks and/or organizations for the purposes of carrying out any debt collection activities not prohibited by the legislation of the Republic of Kazakhstan;
- The Operator has the right to collect (receive) and process personal data of the Subject from the Subject and any third parties, as well as transfer personal data of the Subject to third parties (including cross-border transfer), distribute personal data in publicly available sources, on electronic, paper and (or) other tangible media, which will be or have become known in the course of its activities and/or within the framework of civil and other relations between the Operator and its Partners, taking into account the requirements of the current legislation of the Republic of Kazakhstan/AIFC and the requirements of international law (requirements of international treaties);
- if the relevant agreement(s) concluded between the Subject (whose representative is the Subject) and the Operator provides for/will provide for the transfer by the Operator of the Subject's personal data via open communication channels (including cross-border transfer), the Subject is aware of the risk of unauthorized receipt of information by third parties and assumes such risk;

<sup>1</sup> including persons participating in the Operators' Referral Programs, trustees, legal representatives, guarantors, sureties, pledgers, co-borrowers, insurers, auditors, notaries, independent appraisal companies, credit bureaus/database operators/third parties, including, but not limited to: JSC "National Payment Corporation of the National Bank of the Republic of Kazakhstan" (JSC "NPC"), LLP "Microfinance Organization Freedom Finance Credit", the AIFC Committee on Regulation of Financial Services, legal entities involved in the framework of transactions concluded by the Operator for the conclusion / execution / execution of transactions / contracts / operations in the framework of orders, orders, orders, orders, concluded contracts, etc., including on the organized/unorganized securities market of the Republic of Kazakhstan, the international organized/unorganized foreign market, etc

<sup>2</sup> legal entities and individuals who provide services to the Operator's clients in accordance with contracts/agreements concluded with the Operator.

<sup>3</sup> intelligent video monitoring/positioning system.

<sup>4</sup> Referral program is a method of encouragement from the Operator in the form of accrual of remuneration (cashback) for inviting new clients.

<sup>5</sup> API User - legal entities, including second-tier banks, registered in the register of API Users, who have connected to the API on the Open API Platform.

<sup>6</sup> The Open API platform is an information system consisting of software and hardware designed for technological and secure data exchange using Open API (Open Application Programming Interface).

- this consent grants the Operator the right, in accordance with the procedure established by the legislation of the Republic of Kazakhstan, to carry out any action (operation) or a set of such actions (operations) with the personal data of the Subject, including those performed using automation tools or without the use of the latter, including, but not limited to, collection, processing, recording, copying, backup, protection, screening, systematization, accumulation, storage within the Operator and outside it (in compliance with security and confidentiality requirements), clarification (change, update), extraction, use, transfer (distribution, provision of access, including transfer to third parties with the right to process the personal data of the Subject, including cross-border transfer), depersonalization, blocking, deletion, destruction, including the implementation of these actions by a third party on behalf of the Operator, if this does not contradict the requirements of the legislation of the Republic of Kazakhstan/AIFC;
- This consent may be used by the Operator, including when the Subject and/or the legal entity of which the Subject is a representative, and/or the legal entity in which the Subject is the first director, chief accountant, shareholder/participant, etc., receives any products, banking, brokerage or other services from the Operator, as well as when such a legal entity (as a counterparty) concludes transactions with the Operator;
- notification of the Subject about the receipt by the Operator from third parties and/or the transfer by the Operator of the Subject's personal data to third parties is not required; such personal data may be collected, processed, and transferred by the Operator without notification;
- This consent may be provided to third parties as evidence that consent to the collection and processing of the personal data of the Subject and the disclosure of information constituting a banking secret and (or) a commercial secret in the securities market was provided by the Subject.

2. The Subject also provides his consent:

- 1) for the collection and processing by the Operator and its Partner, authorized to provide services to the Operator on the basis of a contract/agreement concluded with it, of personal, biometric and/or other data of the Subject (hereinafter referred to as the Data), including the transfer of Data to credit bureaus;
- 2) for the transfer by credit bureaus of the Subject's Data without limitation to a legal entity carrying out activities related to the collection and storage of pension contributions and pension payments;
- 3) to provide the legal entity, which carries out activities on attracting and storing pension contributions and pension payments, with existing and future information about the Subject to the credit bureau, as well as to provide the above information to the Operator by the credit bureau;
- 4) to provide the legal entity carrying out activities related to the payment of pensions and benefits with existing and future information about the Subject to the Operator;
- 5) on the provision by credit bureaus to the Operator of information about the Subject from the unified insurance database as a Subject of the unified insurance database;
- 6) to transfer information to a legal entity necessary for issuing a cloud-based digital signature (EDS) and for signing documents, storing the EDS (if used) with a legal entity;
- 7) for the provision by a legal entity, which, by decision of the Government of the Republic of Kazakhstan or another body, carries out activities to provide public services in accordance with the legislation of the Republic of Kazakhstan, of existing and future information about the Subject to the credit bureau and the Operator through credit bureaus;
- 8) to transfer and receive Data from any centralized information systems of the State Database containing personal data.

3. The list of collected data related to the Subject is personal data, any information related to the Subject, recorded on electronic, paper and/or other tangible media, including those obtained from any centralized information systems of the State Database containing personal data, which may contain:

- 1) **information required to complete the form and for proper identification/authentication/authorization (including, but not limited to):** last name, first name, patronymic; citizenship; identity document details; individual identification number; date and details of birth; gender; photo/video; signature (handwritten, electronic-digital, one-time (one-time) code (OTP)); biometric data; seals, facsimiles, algorithms, codes (digital, alphabetic, using symbols and combined), identifier words or identification codes and other data used for identification/authentication/authorization;
- 2) **information on family/social status (including, but not limited to):** information from the State Database "Family Ties" or another State Database on Family Ties, marriage certificate data, last name, first name, patronymic of the spouse, passport data of the spouse; presence/absence of dependents and/or other family members; degree of kinship, last names, first names, patronymics and dates of birth of other family members, dependents; list of individuals of whom the Subject is the official representative and/or guardian; other information that the Subject lawfully possesses and which it voluntarily and lawfully provided to the Operator;
- 3) **information necessary for maintaining communications, as well as identification/authentication/authorization (including, but not limited to):** address of residence/registration, date of registration at the place of residence or at the place of temporary stay (accommodation), place of actual location (stay), place of work and position; telephone number (home, work, mobile, ID - encrypted identifier of telephone numbers), e-mail address; information contained in the address certificate, contact phone numbers, IMEI code of the mobile device;

4) **information related to the provision of services by the Operator (conducting operations, concluding transactions, performing actions):** texts of contracts (agreements), additional agreements thereto, applications and consents, correspondence, instructions on conducting operations (payment, cash and other documents), title documents, payment card and bank account numbers;

5) **information about the purpose and nature of business relations;**

6) **information on education, professional activity, official position, business reputation (including, but not limited to):** education, profession, qualification (including advanced training), position, academic degree, academic title, membership in professional chambers/organizations, proficiency in foreign languages; **place of work (name and BIN of the employer organization), dates of employment and dismissal, employment history and other information;** data from the certificate of state registration of an individual entrepreneur, data from the license for the implementation of licensed activities, certificates, patents, diplomas, certificates; information on the presence/absence of a criminal record, criminal/administrative liability;

7) **information on the credit (other) history of the Subject, information necessary to assess the solvency of the Subject (including, but not limited to):** pension contributions, information on official, self-declared and other income and expenses; information on the presence/absence of bank/personal/balance sheet accounts (account numbers, special card accounts, type, placement period, amount, deposit conditions and other information); information on the presence/absence of loans (borrowings), bank accounts (including special card accounts), cash and securities, including those under trust management and in trust storage (contract data, including account numbers, special card accounts, payment card numbers, code information on payment cards, credit history codes, addresses of acquired real estate, loan amount and currency, loan purpose, loan terms, information on collateral, account balances and amounts, payment card type, limits and other information);

8) **information necessary for the proper quality of services provided and their improvement, personalization of services provided, including remote maintenance (including, but not limited to):** history of services provided and behavioral patterns, data about the device used and from sensors on the device, information about objects around (for example, Wi-Fi access points, cellular antennas and devices with the Bluetooth module enabled), geolocation data, metadata, cookie data, cookie identifiers, pixel tags, IP addresses, information about the browser, operating system and remote control processes;

9) **information on property (property status) (including, but not limited to):** information on the property of the Subject and/or the property of third parties that serves as collateral for obligations, as well as on other (any) property of the Subject, an image (photo/video) of such (any) property in any format, etc., information on the presence/absence of encumbrances (arrest) on the property; identification data, data on the presence (absence) of registration, encumbrances; general characteristics of the property; cost; address (location) of the property, state registration data and other information);

10) **information constituting a commercial secret in the securities market (including, but not limited to):** the presence of a personal account in the accounting system of the central depository and nominee holding, on the presence, balances, movement and owners of securities and other financial instruments in personal accounts in the accounting system of the central depository and nominee holding;

10-1) **information about digital documents** obtained through the integration of the digital document service with the Operator;

11) **other information required by the Operator**, including for filling out the questionnaire, creating a dossier (client/personal file), in accordance with the requirements of the legislation of the Republic of Kazakhstan and the internal documents of the Operator (including information on the participation of the Subject in the capital of legal entities - share of participation, number (share) of shares; positions held, as well as information on changes and/or additions to such data; a list of legal entities represented by the Subject), for the interaction of the Operator with database operators, the Operator's counterparties, third parties; as well as other information that forms and supplements the client profile necessary for a comprehensive assessment of potential risks;

12) **information on changes and (or) additions to the above data.**

4. The collection, processing and use of personal data of the Subject (including the collection, processing and storage on paper and (or) in electronic format in the Operator's arrays and (or) databases), the disclosure of information that is a banking secret and (or) a commercial secret in the securities market, is carried out, among other things, for the following purposes:

1) to consider the application of the Subject (the application of the person whose representative the Subject is) for receiving banking, brokerage or other services that may be provided by the Operator in accordance with the legislation of the Republic of Kazakhstan;

2) to provide the Subject (the person whose representative is the Subject) with banking, brokerage or other services stipulated by the legislation of the Republic of Kazakhstan, which will be provided to the Subject (the person whose representative is the Subject) by the Operator under the terms of the relevant contracts (agreements), execution of transactions/payments, return of erroneously credited amounts, search for amounts, etc.;

3) to consider the possibility of concluding and executing transactions with the Operator, conducting operations by the Operator, performing actions (instructions) specified by the Subject by the Operator;

- 4) for the execution of transactions aimed at issuing (servicing) a loan for the acquisition of a share under an agreement on shared participation in housing construction/real estate/movable property;
- 5) to carry out money transfers, the personal data of the Subject may be provided by the Operator to the Subject's counterparty (the counterparty of the person whose representative the subject is) and to all banks/payment organizations/processing organizations/International Payment Systems (payment systems)/payment (mobile) service providers (Apple Pay, Samsung Pay, Google Pay, Garming Pay, etc.) through which the transfer/routing/processing of the Subject's order (the person whose representative the subject is) takes place;
- 6) for the conclusion/execution/execution of transactions/operations within the framework of instructions, orders, instructions, orders, etc., including on the organized/unorganized securities market of the Republic of Kazakhstan, the international organized/unorganized foreign market, the personal data of the Subject may be provided by the Operator to accounting/clearing organizations, depositories, custodians, foreign custodians, stock exchanges, international settlement (payment) systems, counterparties of the Subject (counterparties of the person whose representative the Subject is) and all banks/processing organizations through which the transfer/routing/processing of the instruction(s) and/or order(s) for the execution of transactions/performance of operations takes place;
- 7) for internal control and accounting by the Operator, as well as for control and confirmation of the proper fulfillment by the Subject (the person whose representative the Subject is) and the Operator of their obligations under the relevant contracts (agreements);
- 8) to fulfill the obligation of the Operator (as a subject of financial monitoring) to properly verify its client when establishing business relations and carrying out client transactions in accordance with the legislation of the Republic of Kazakhstan, and to perform currency control functions;
- 9) for the Operator to perform activities (responsibilities) related to the identification/authentication/authorization/verification of the client, and to verify the authenticity (correctness) of the information/data/algorithms/codes/symbols/identifiers/numbers, etc., provided/used by the Subject/Operator (including by obtaining/verifying personal data and other information from the Operator's and other sources available to the Operator), in order to minimize the risk of unauthorized transactions in accordance with the legislation of the Republic of Kazakhstan and the terms of the relevant agreements;
- 10) for the Operator to fulfill its obligation to store and record primary documents used in accounting within the timeframes established by the legislation of the Republic of Kazakhstan;
- 11) for the Operator to fulfill its obligation to store documents, materials, and files established by the National Bank of the Republic of Kazakhstan/Agency of the Republic of Kazakhstan for Regulation and Development of the Financial Market, as well as other regulatory legal acts of the Republic of Kazakhstan;
- 12) to confirm the implementation between the Operator and the Subject (the person whose representative the Subject is) of transactions under the relevant contracts (agreements) at the request of the Subject and/or third parties who have such right in accordance with the legislation of the Republic of Kazakhstan;
- 13) for judicial and extra-judicial protection of the Operator's rights: (i) in the event of a breach of obligations under existing contracts (agreements); (ii) in the event of disputes, including disputes with third parties;
- 14) for the purposes of the Operator's work with collection agencies and/or other specialized persons or employees/representatives of the Operator who will be instructed to carry out debt collection activities under the relevant contracts (agreements), in the event of a breach of obligations under such contracts (agreements), as well as conducting auctions related to the sale of collateral;
- 15) for the placement of public (disclosed) data and information in the media in compliance with the requirements of the legislation of the Republic of Kazakhstan;
- 16) to calculate the maximum risk per borrower and to ensure compliance with prudential and other standards and limits, and to verify "transparency";
- 17) for the interaction of the Operator with third parties (for the interaction of third parties with the Operator, third parties with each other), which are and/or may be related to the conclusion and/or execution and/or servicing of any transactions/operations concluded (which may be concluded) between the Subject (the person whose representative the Subject is) and the Operator;
- 18) for the provision/receipt by the Operator of reports and/or information to/from authorized bodies, audit, appraisal and other competent organizations, credit bureaus, shareholders and/or affiliated persons of the Operator, database operators, and counterparties of the Operator;
- 19) for the development, storage and application of mathematical, statistical and behavioral models, information systems, databases (including analysis, modeling, forecasting); to determine client rating; to provide the «Scoring» service; for the implementation of risk insurance and/or other types of insurance, if such insurance is provided for by the terms of the relevant contracts (agreements), products of the Operator, for the provision of information to JSC "Kazakhstan Deposit Insurance Fund";
- 20) for the purposes of identification/authentication/authorization and provision of access to the premises/buildings/offices/information systems of the Operator or third-party service providers, in the manner and taking into account the restrictions provided for by the internal documents of the Operator, to ensure the security regime of the Operator;
- 21) for the exchange of information, including for the consideration and/or provision of reports on the Subject's (and/or third parties') requests, complaints, suggestions, recommendations, claims, instructions, etc., the transfer (receipt) of

correspondence (mail) to the Subject's address (to the address of the person whose representative the Subject is) for sending (delivery)/receipt via courier services, courier service, express mail, etc.;

22) for the assignment by the Operator of rights (claims) under contracts (agreements) concluded between the Subject (the person whose representative is the Subject) and the Operator, if such assignment is provided for by the terms of the relevant contracts (agreements) concluded between the Subject (the person whose representative is the Subject) and the Operator (as well as for the purposes of concluding and/or implementing securitization transaction(s) by the Operator);

23) for marketing purposes, holding promotions, providing (forwarding) to the Subject any information materials, including about the products and/or services of the Operator and/or Partners, as well as other notifications via telephone, fax, other types of communication, as well as via open communication channels (including SMS, email, fax, social networks, push notifications, etc.);

24) for the development of marketing and advertising campaigns, further banking/brokerage services, taking into account the history of the relationship of the Subject (the relationship of the person whose representative the Subject is) with the Operator, personalization of the services provided by the Operator or the Operator's partner;

25) for the interaction of the Operator with third parties providing service to the Subject (the person whose representative the Subject is) within the framework of banking and other services;

26) for the purpose of booking passenger transportation services and subsequent registration of electronic travel documents, with the possible receipt of any related services, the personal data of the Subject (or the person whose representative the Subject is) may be provided by the Operator to intermediary organizations in the field of booking and/or registration of transportation services and other services, including aggregators of such services and operators of automated booking systems through which booking of transportation services, registration of electronic travel documents is carried out, as well as any service providers (services for the provision of accommodation, transport services, services for the provision of tickets for attending events and/or other forms of tourist services);

27) for other purposes that are established (may be established) by the legislation of the Republic of Kazakhstan or provided for by agreements concluded between the subject and the Operator and other documents sent by the Subject to the Operator and/or by the Operator to the Subject.

5. This consent may be provided (its provision confirmed) in any manner that does not contradict the requirements of the legislation of the Republic of Kazakhstan, including, but not limited to:

- in writing on paper;
- in the form of an electronic document signed with an electronic digital signature;
- by any other means (by telephone or other means of communication, by placing appropriate marks in specially designated fields of Internet resources, by performing actions in information systems, hardware and software systems, software or service software products that are designated as actions expressing the provision of consent (for example, continued use)) using elements of protective actions that do not contradict the legislation of the Republic of Kazakhstan, which are determined by the Operator. Such elements of protective actions may include seals, algorithms, codes (digital, alphabetic, with the use of symbols and combined), identifier words or identification codes, encryption, biometric data or other methods of protection that do not contradict the legislation of the Republic of Kazakhstan.

6. I ask the Operator to store my electronic digital signature in the Remote Access System<sup>7</sup> in the event that I use an electronic digital signature in the process of receiving the Operator's services.

7. This consent is issued for the period of provision of services, contractual legal relations with the Operator and its Partners.

[You must select one of the signature options below depending on the method of signing]<sup>8</sup>

1. This document is signed using a dynamic one-time (one-time) code \_\_\_\_ (code number), sent \_\_\_\_ (date (dd.mm.yy), time \_\_\_\_ (hour:min.:sec) time zone (UTC+5) to the telephone number +\_\_\_\_\_/via the mobile application of «Freedom Bank Kazakhstan» JSC.

2. This document is signed using the electronic digital signature of an individual \_\_\_\_\_ (date of signing (dd.mm.yy), time \_\_\_\_ (hour:min.:sec) time zone (UTC+5))

<sup>7</sup> Remote access system - a set of telecommunications, digital and information technologies, software and equipment that provide communication between the client and the Operator to receive services.

<sup>8</sup> This text is not reflected for the Client.

## Appendix to the Consent for the collection and processing of Personal data

### List of Operators

1. JSC «Freedom Bank Kazakhstan» (BIN 090740019001)
2. «Aviata» LLP (BIN 130740006278),
3. «Comrun» LLP (re: kassa) (BIN 180140005198),
4. JSC «Insurance Company «Freedom Finance Insurance» (BIN 090640006849),
5. JSC «LIC «Freedom Life» (BIN 140940003807),
6. «Freedom Mobile» LLP (BIN 201040033189),
7. «CTOgram» LLP (BIN 200240037225),
8. «Freedom Technologies» LLP (BIN 140440023685),
9. «Freedom Telecom Operations» LLP (BIN 240140004034),
10. Public Company «Freedom Finance Global PLC» (BIN 200240900095),
11. «Insurance Broker «Tumar» LLP (BIN 210340018313),
12. Private company «Sergek Technologies Ltd» (BIN 230440900088)
13. JSC «Freedom Finance» (BIN 061140003010)
14. «Freedom Cloud» LLP (BIN 190940020310)
15. «Internet Tourism» LLP (BIN 120740008916)
16. «Ticketon Events» LLP (BIN 151040009124)
17. «Arbuz Group» LLP (BIN 170840025205)
18. JSC «Kcell» (BIN 980540002879)
19. «Mobile Telecom-Service» LLP (BIN 041140004799)
20. «Kar-Tel» LLP (BIN 980540000397)
21. «Freedom Media» LLP (BIN 240140030102)
22. «UNITED RESEARCH TECHNOLOGIES GROUP» LLP (BIN 230240030907)
23. «ReportiX» LLP (BIN 231040021715)
24. «Freedom Drive» LLP (BIN 210940023936)