Appendix 1

to the Rules for Opening, Maintaining,
and Closing Bank Accounts of Individuals
at "Freedom Bank Kazakhstan" JSC

The list of documents
required for opening bank accounts for individuals [1]

I. For resident individuals	
To open a current account	
1.	Identity document*
Document forms provided by the Bank to the client for signature	
2.	Account Opening Application form (Appendix 2 to these Rules)
3.	Consent to the collection and processing of personal data in the approved form posted on the Bank's internal portal (from the client and the client's authorized person / the client's legal representative)
4.	Client Questionnaire (Appendix 2 to the Rules on AML/CFT/FPWMD) upon repeated contact with the Bank and changing questionnaire data or updating within the deadlines in accordance with the requirements of the Rules on AML/CFT/FPWMD
5.	FATCA Questionnaire (in the presence of signs)
To open a savings account in addition to the documents listed in paragraphs 1-5 of Section I, the Bank provides the Client with the following for signing:	
6.	Deposit Opening Application (Agreement), in accordance with the form approved by the Bank's authorized body
Note * using a digital document. When opening an online account, it is not required, as client data is downloaded from government databases in the form of information/electronic documents.	
To open an escrow account in addition to the documents listed in paragraphs 1-5 of Section I, the Bank provides the Client with the following for signing:	
7.	Escrow Account Opening Agreement and Escrow Account Opening Application (Appendix 1 to the Escrow Account Opening Agreement), or
8.	Application-Questionnaire of the Recipient for accession to the Accession Agreement for opening a current account in "escrow" mode for placing a state educational order for preschool education (hereinafter – the Accession Agreement for opening an escrow account) and Application-Questionnaire of the Payer for opening current accounts in "escrow" mode for Recipients and for accession to the Accession Agreement for opening an escrow account, which is posted on the Bank's website at https://freedombank.kz/ (within the framework of the "Voucher Financing" project)
II. For non-resident individuals	
To open a current account	
1.	Identity document (including an additional document for a second citizenship (if any)).

[1] If necessary, the Bank has the right to request additional documents.

2.	A document containing information about a foreign taxpayer identification number (or its equivalent) assigned by a foreign state (territory) of which the account holder is a tax resident (if any).
3.	A document certifying registration in the authorized bodies of the Republic of Kazakhstan for the right of entry/exit and stay of a non-resident individual on the territory of the Republic of Kazakhstan (migration card, visa, etc.). This requirement does not apply to citizens of the EAEU[2] (provided their stay in the Republic of Kazakhstan does not exceed 90 days from the date of crossing the border) and citizens of states that have concluded agreements with the Republic of Kazakhstan on a visa-free entry and stay procedure.
4.	Temporary or permanent residence permit on the territory of the Republic of Kazakhstan (if any)
5.	Registration certificate of assignment of the individual identification number issued by the authorized body of the Republic of Kazakhstan (in case of technical impossibility to identify the Client by the IIN in the state database through the Bank's information system).
Forms of documents provided by the Bank to the client for signing	
6.	Account Opening Application form (Appendix 2 to these Rules)
7.	Consent to the collection and processing of personal data in the approved form posted on the internal portal of the Bank
8.	Client Questionnaire (Appendix 2 to the Rules on AML/CFT/FPWMD) upon repeated contact with the Bank and changing questionnaire data or updating within the deadlines in accordance with the requirements of the Rules on AML/CFT/FPWMD
9.	FATCA Questionnaire (in the presence of signs)
10.	Questionnaire for establishing business relations with non-residents (Appendix 12 to these Rules)
11.	Additional information upon issuance of the Freedom Banker Card [3] or Questionnaire upon entering into business relations with "Freedom Bank Kazakhstan" JSC upon issuance of the Freedom Banker Card[4] *(upon issuance of an electronic payment instrument)*
To open a savings account in addition to the documents listed in paragraphs 1-6 of Section II, the Bank provides the Client with the following for signing:	
12.	Deposit Opening Application (Agreement), in accordance with the form approved by the Bank's authorized body
III. For a representative of an individual in addition to the documents listed in paragraphs Section I, the Client provides the following	
1.	Notarized power of attorney for the right to open and (or) manage a bank account, except for cases where the submission of a power of attorney is not required for an authorized person in accordance with the legislation of the Republic of Kazakhstan (to parents or other legal representatives of an individual). At the same time, the power of

[2] The EAEU (Eurasian Economic Union) is an international organization of regional economic integration that holds international legal personality and was established by the Treaty on the Eurasian Economic Union signed on May 29, 2014. The member states of the EAEU are the Republic of Armenia, the Republic of Belarus, the Republic of Kazakhstan, the Kyrgyz Republic, and the Russian Federation.

[3] form approved by the Bank for the issuance of electronic payment instruments (in cases where the non-resident client is a client of a resident broker in the Republic of Kazakhstan)

[4] form approved by the Bank for the issuance of electronic payment instruments (in cases where the non-resident client is a client of a non-resident broker in the Republic of Kazakhstan))

	attorney must contain the authority of the client's proxy to give consent to the collection and processing of their personal data on behalf of the principal.
2.	Identity document of the client's authorized representative *
3.	Identity document of the client (account holder) (original); a notarized copy of the client's identity document is acceptable.
4.	Document confirming the status of a legal representative
Note * Use of a digital document	
IV. In the name of a minor in addition to the documents listed in paragraphs Section I	
1.	Identity document of the legal representatives
2.	Birth certificate – for minor clients under the age of 16
3.	Identity document (including birth certificate) – for minor clients over the age of 16
4.	Document confirming the status of a legal representative (for parents — a copy of the birth certificate; for adoptive parents — a certificate of adoption)
5.	a) notarized consent of a legal representative to open a current/savings account and (or) manage funds therein — in cases where the account is opened independently by a minor [5] and[6] (excluding accounts opened under card products); b) standard consent form of a legal representative (a document approved by the Bank) to open a payment card account and a savings account (under the respective card product) for a minor[11] online/upon application to the Bank.
6.	Identity documents of the legal representative who gave the abovementioned consent (copies are allowed if a notarized consent from the legal representatives is provided)
7.	For emancipated minors [7]: a decision of the guardianship and trusteeship authority or a court decision recognizing the minor as emancipated.
V. In the name of an incapacitated/ partially incapacitated/ minor client (upon application by a guardian (trustee)) in addition to the documents listed in paragraphs Section I	
1.	1) a court decision recognizing the client as incapacitated /partially incapacitated; 2) decision of the guardianship and trusteeship authority on the appointment of a guardian (trustee), a document issued by the guardianship and trusteeship authority confirming his appointment as a guardian (trustee); 3) identity document of the guardian (trustee); 4) identity document of the client; 5) permission from the guardianship and trusteeship authority to dispose of property, including funds held in the client's bank account, to be exercised by the guardian (trustee)
VI. Special current account for an individual in addition to the documents listed in paragraphs 1-5 of Section I	
1.	1) for the crediting of alimony (funds intended for the maintenance of minors and disabled adult children): • a copy of the court order on the recovery of alimony (funds intended for the maintenance of minors and disabled adult children) or a notarized agreement on the payment of alimony (funds intended for the maintenance of minors and

[5] client aged from 14 (fourteen) to 16 (sixteen) years old
[6] client aged from 16 (sixteen) to 18 (eighteen) years old
[7] When an emancipated minor applies to the Bank, the Bank provides services in accordance with its internal documents on the provision of banking services.

	disabled adult children) concluded in accordance with The Code on Marriage (Matrimony) and Family. 2) for the crediting of housing payments: • Housing payment agreement. 3) for the crediting of rotational payments: • Rotational payment agreement.

Note

For accounts opened via the RBS, the corresponding documents are uploaded to the ECR manually when the client, who has previously been identified through the RBS, visits a Bank branch.