

Notification of depositor

1. Hereby «Freedom Bank Kazakhstan» JSC (hereinafter - Bank) informs you of its participation in the Compulsory deposit guarantee system.
2. Pursuant to the Law of the Republic of Kazakhstan “On Compulsory Guarantee of Deposits Placed with Second-Tier Banks of the Republic of Kazakhstan” (hereinafter - the Law), your deposit¹ is subject to compulsory deposit guaranteeing.
3. Pursuant the Law, the maximum (limit) amount of the guarantee is:
 - **20 million tenge** on savings deposits in tenge;
 - **10 million tenge** on other deposits (except savings) in tenge;
 - **5 million tenge** on deposits in foreign currency.

If there are several deposits of different types and currencies in the Bank, the aggregate balance of all deposits is guaranteed, but not more than the maximum amount of the guarantee indemnity of 20 million tenge considering the limits for each type of deposit.

Please note that the amount of the guarantee indemnity payable is calculated as of the date of the Bank's license revocation based on the amount of deposit balances, including accrued interest, and is determined based on the following results:

- 1) offsetting the amount of your debts to the Bank, for example, loan;
- 2) recalculation of the balance on the deposit in foreign currency into tenge at a market exchange rate;
- 3) calculation of the total amount of the guarantee indemnity including the balance amounts on other deposits in the Bank of different types and currencies.

We also note that the name, type, currency and other terms and conditions of your deposit, including the maximum amount of guarantee indemnity established by the Law are specified in the application or any other document signed by you upon conclusion of the Bank account contract and (or) Bank deposit contract between the Bank and you, including in electronic form.

4. In case of the Bank's license revocation to conduct all banking operations of “Kazakhstan Deposit Insurance Fund” JSC (hereinafter - KDIF) starts payment of the guarantee indemnity on your deposit(s) **within 35 working days** from the date of the Bank's license revocation.

KDIF announcement on the beginning and procedure of payment of the guarantee indemnity, as well as on the agent banks making the payment of the guarantee indemnity, the period and places of payment or its postponement in case stipulated by the Law, is published in periodical printed publications distributed throughout the territory of the Republic of Kazakhstan (Egemen Qazaqstan, Kazakhstanskaya Pravda), as well as in other mass media and on the KDIF website (www.kdif.kz).

¹ money in bank accounts certified by a Bank account contract and (or) Bank deposit contract

The starting date of the guarantee indemnity payment shall not exceed 5 working days from the date of publication of the said KDIF announcement.

5. The term of the guarantee indemnity payment is 1 year from its starting date. You are entitled to submit an application to the agent bank selected from the list of agent banks on paper to receive the guarantee indemnity.

Payment of the guarantee indemnity is made not later than 5 working days from your application for payment submission date with supporting documents attached. The forms of applications for payment of the guarantee indemnity and the list of supporting documents are available on the KDIF's website (www.kdif.kz).

The KDIF's notification on the guarantee indemnity payment period expiry date is published 30 working days prior to the payment period due date in periodicals distributed throughout the territory of the Republic of Kazakhstan (EgemenQazaqstan, Kazakhstanskaya Pravda), as well as in other mass media and on the KDIF's website (www.kdif.kz).

6. After the expiry of the guarantee indemnity payment term (1 year from the payment starting date), your unclaimed amount of the guarantee indemnity is transferred by the KDIF to your individual pension account for accounting voluntary pension contributions opened with "Unified Accumulative Pension Fund" JSC (hereinafter - UAPF) in accordance with the procedure stipulated by the legislation of the Republic of Kazakhstan on social protection. The conditions for transferring the unclaimed amount of the guarantee indemnity to the Unified Accumulative Pension Fund are defined by Article 21-1(2) of the Law.

7. Pursuant to the Law, if there exist a valid reason that prevented you from submitting an application during the payment period, you have the right to submit a written application to the KDIF for payment of the guarantee indemnity with supporting documents (even if KDIF has transferred your unclaimed amount to the UAPF). The list of valid reasons is set out in Article 211(4) of the Law. Such application may be submitted before the final liquidation of the Bank or before you become entitled to pension payments at the expense of voluntary pension contributions in accordance with the Social Code of the Republic of Kazakhstan (in case of transfer of the unclaimed indemnity amount to your individual pension account for accounting of voluntary pension contributions).