

**The list of documents
required to open bank accounts for an individual¹**

I. For resident individuals	
To open a current account	
1.	Identity document*
Forms of documents provided by the Bank to the client for signing	
2.	Application form for opening an account (Appendix 2 to these Rules)
3.	Consent to the collection and processing of personal data of the approved form posted on the Bank's internal portal (from the client and the client's authorized person/legal representative)
4.	Client questionnaire (Appendix 2 to the AML/CFT Rules) when re-applying to the Bank and changing questionnaire details or updating them within the timeframes required by the AML/CFT Rules
5.	FATCA questionnaire (if there are indications)
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.	Application (agreement) for opening a deposit in accordance with the form approved by the authorized body of the Bank
Note * using a digital document. Not required when opening an account online, since client's 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 documents for signing:	
7.	Agreement for opening an escrow account and Application for opening an escrow account (Appendix 1 to the Agreement for opening an escrow account), or
8.	The Recipient's Application Form for accession to the Accession Agreement for opening a current account in escrow mode for placing a state educational order for preschool education (hereinafter referred to as the Accession Agreement for opening an escrow account) and the Payer's Application Form 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 the Bank has the right to request additional documents if required

1.	Identity document (including an additional document confirming second citizenship, (if available)).
2.	A document containing information about the foreign taxpayer identification number (or its equivalent) assigned by the foreign state (territory) of which the account holder is a tax resident (if available)
3.	A document certifying registration with 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 (in case of staying on the territory of the Republic of Kazakhstan for no more than 90 days from the date of crossing the border) and citizens of states that have concluded agreements with the Republic of Kazakhstan on visa-free entry and stay.
4.	Temporary or permanent residence permit on the territory of the Republic of Kazakhstan (if available)
5.	Registration certificate for the assignment of an individual identification number issued by an authorized body of the Republic of Kazakhstan
6.	In the absence of a residence permit on the Republic of Kazakhstan, subject to applicability: - a copy of the application submitted to the authorized state body for the issuance of a permit to a migrant worker; - a notarized copy of the employment contract or training contract; - a copy of the receipt for payment of the advance payment of individual income tax.
Forms of documents provided by the Bank to the client for signing	
7.	Application form for opening an account (Appendix 2 to these Rules)
8.	Consent to the collection and processing of personal data of the approved form posted on the Bank's internal portal
9.	Client questionnaire (Appendix 2 to the AML/CFT Rules) when re-applying to the Bank and changing questionnaire details or updating it as required by AML/CFT
10.	FATCA questionnaire (if there are indications)
11.	Questionnaire on establishing business relations with non-residents (Appendix 12 to these Rules).
12.	Additional information when issuing a Freedom Banker Card ³ or Questionnaire when establishing a business relationship with Freedom Bank Kazakhstan JSC when issuing a Freedom Banker Card ⁴ (<i>upon issuance of an electronic payment instrument</i>).
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:	

²the EAEU (Eurasian Economic Union) is an international organization of regional economic integration, which has international legal personality and was established by the Treaty on the Eurasian Economic Union of 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*)

13.	Application (agreement) for opening a deposit in accordance with the form approved by the authorized body of the Bank
III. For a representative of an individual in addition to the list of documents specified in Section I, the client provides	
1.	A notarized power of attorney for the right to open and/or manage a bank account, except for cases when the presentation of a power of attorney is not required by the authorized person in accordance with the legislation of the Republic of Kazakhstan (parents or other legal representatives of an individual). In this case, the power of attorney must contain the authority of the client's representative to give consent to the collection and processing of his personal data on behalf of the principal
2.	Identity document of the client's authorized representative*
3.	A document certifying the identity of the client (account holder) (original), submission of a notarized copy of the document certifying the identity of the client is permitted
4.	A document confirming the status of a legal representative
Note * using a digital document	
IV. For a minor individual in addition to the list of documents specified in section I	
1.	Identity document of legal representatives
2.	Birth certificate – for minor clients under the age of 16
3.	Identification document (including birth certificate) – for minor clients over the age of 16
4.	A document confirming the status of a legal representative (for parents, a copy of the birth certificate; for adoptive parents, an adoption certificate)
5.	a) a notarized consent of the legal representative to open a current/savings account and/or manage the funds in it - if the account is opened independently by a minor ⁵⁵ and ⁶ (except for accounts opened as part of card products); b) a standard form of consent from a legal representative (document approved by the Bank) to open a payment card account and savings account (as part of the relevant card product) for a minor online/when visiting the Bank; c)
6.	Documents certifying the identity of the legal representative who has given the above consent (copies may be provided if a notarized consent of the legal representatives is provided)
7.	For emancipated minors ⁷ : a decision of the guardianship authority or a court decision recognizing an emancipated minor.
V. For incapacitated/partially incapacitated/minor clients (at the request of the guardian (trustee)) in addition to the list of documents specified in Section I	
1.	1) 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 authorities confirming his appointment as a guardian (trustee);

⁵ a client aged between 14 (fourteen) and 16 (sixteen) years old

⁶ a client aged between 16 (fourteen) and 18 (sixteen) 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.

	<ol style="list-style-type: none"> 3) identity document of the guardian (trustee); 4) identity document of the client; 5) permission from the guardianship and trusteeship authority to manage property, including funds in the client's bank account, which will be carried out by the guardian (trustee);
<p>VI. Special current account for an individual in addition to the documents specified in paragraphs 1-5 of Section I</p>	
1.	<ol style="list-style-type: none"> 1) to receive alimony (money intended for the maintenance of minors and disabled adult children): <ul style="list-style-type: none"> • a copy of the court order on the collection of alimony (money intended for the maintenance of minors and disabled adult children) or a notarized agreement on the payment of alimony (money intended for the maintenance of minors and disabled adult children), concluded in accordance with the On Marriage (Matrimony) and Family Code. 2) to confirm the intended use of payment of target savings⁸ from the UAPF for the purpose of paying for education, the following documents are attached: <ul style="list-style-type: none"> • an agreement on the provision of educational services between the client or his legal representative and an educational organization located on the territory of the Republic of Kazakhstan, and a document for the payment of educational services; • an agreement on the provision of educational services between the client or his legal representative and a foreign educational organization, as well as a document confirming the client's enrollment in a foreign educational organization (with a notarized translation attached in cases where the agreement and document are written in a foreign language) and a document for payment for educational services; • a bank loan agreement for the provision of an educational loan guaranteed by a state-authorized organization. 3) to receive housing payments: <ul style="list-style-type: none"> • Certificate of the recipient of current housing payments (Appendix 16 to these Rules) or Certificate of the recipient of one-time housing payments (Appendix 17 to these Rules); • Agreement on housing payments. 4) to receive rotational payments: <ul style="list-style-type: none"> • Agreement on rotational payments.

Note

For accounts opened via the remote banking system, the relevant documents are uploaded to the Client's electronic file manually when visiting a bank branch by a client who has previously been identified via the remote banking system.

⁸ If technically implemented.