AGREEMENT ON RECEIVING "CASHBACK" (ACCESSION)

This Agreement on Receiving "Cashback" (Accession) (hereinafter referred to as the "Agreement") is concluded between "Freedom Bank Kazakhstan" Joint Stock Company (hereinafter referred to as the "Bank") and an individual (hereinafter referred to as the "Client"), under which the Bank credits "Cashback" to the Client.

This Agreement is an accession agreement concluded in accordance with the provisions of Article 389 of the Civil Code of the Republic of Kazakhstan, the conditions of which can be accepted by the Client solely by acceding to this Agreement.

The Agreement shall be deemed accepted by the Client in the event of their accession to the Agreement as a whole and unconditionally by signing the Application for Accession to the Agreement by the Client (hereinafter referred to as the "Application for Accession"), which is Appendix No. 1 to this Agreement and an integral part thereof.

In accordance with this Agreement and on the basis of the Application for Accession to the Agreement signed by the Client, the Bank provides "Cashback", and the Client uses it.

Following the conclusion of this Agreement between the Client and the Bank, the Client and the Bank shall also be jointly referred to in the Agreement as the "Parties", and individually as a "Party".

ARTICLE 1. TERMS AND DEFINITIONS

1.1. The main terms and abbreviations used in this Agreement shall have the following meanings, unless the context otherwise requires:

Promotion	activities conducted by the Partner in order to attract new Clients and/or increase the loyalty of existing Clients to the products/brand of the Bank and/or Partner by providing Cashback to Clients
Bonus Account	a client off-balance-sheet account opened automatically by the Bank when a Client joins the loyalty program to reflect and account for the movement of Cashback accrued to the Client for completed Transactions and Operations, including those accrued upon fulfillment by the Client of the conditions of Special Offers from the Bank and/or Partner Promotions, as well as to account for Cashback expenditures upon activation. At the Client's initiative, Cashback is debited from the Bonus Account and an equivalent amount is credited to the Client's account for further use, including payment for Goods or the purchase of ETNs. Transactions and Operations on the Bonus Account, such as accrual and write-off, are displayed in the Client's Mobile Application. The balance on the Bonus Account prior to activation does not constitute money.
Brokerage Services Agreement	an agreement on the provision of brokerage services concluded between the Bank and the Client in connection with the provision of Cashback to the Client, followed by their use for the purchase of ETNs
Freedom Investment Currency/ ETN	banking product "Freedom Investment Currency", a unit of measurement in the form of the monetary equivalent of the underlying asset in the form of securities owned by the Client. The security is an ETN (Exchange Traded Notes, issuer – FRHC Fractional SPC ltd., trading symbol – FRHC.ETN, ISIN – KZX000002001) secured by a share of Freedom Holding Corp., ticker FRHC. Freedom Currency provides the Client with the opportunity to make payments/transfers at the expense of the sale/donation of ETNs within the limit of ETNs available on the personal brokerage account using a Payment Card or the Bank's Mobile Application. Denominated in US dollars

Cashback	income credited by the Bank at the expense of the Bank's funds to the Client's Bonus Account for the execution of Transactions and Operations by the Client using a Payment Card or its details, including within the partner network, for the purchase of goods from a Partner / Trade and Service Enterprise. Crediting is carried out in the national currency - tenge, and thereafter, with the Client's consent, is converted into the Freedom Investment Currency / ETN, which can be spent by the Client under the conditions and in the manner provided for in the Rules of the Loyalty Program of "Freedom Bank Kazakhstan" Joint Stock Company (hereinafter referred to as the Rules);
Client	an individual — a resident of the Republic of Kazakhstan, who has an open account with the Bank, is a holder of a Payment Card, and has concluded a brokerage service agreement with the Bank to purchase Services from the Operator
Mobile application	the Bank's software "Freedom SuperApp" installed and operating on the Client's mobile device, which enables the Client to receive electronic banking services, including conducting Transactions and Operations on the Payment Card account
Operators - «Onaypro» LLP	a legal entity established and operating in accordance with the legislation of the Republic of Kazakhstan, which has concluded a respective agreement with the Bank and sells the Service to the Client
Partner	a legal entity supplying goods/services/works, which has concluded a cooperation agreement with the Bank within the framework of the program
Payment card	an electronic payment instrument issued by the Bank to the Client, which contains information enabling the Client to make payments and/or money transfers, receive cash, perform currency exchange, and carry out other operations determined by the Bank and on its conditions, via electronic terminals, ATMs, or other communication channels
Standing order of the money sender	an open-ended instruction from the Client (the money sender) to the Bank (the money sender's bank) regarding the debiting of money from the Client's Account upon the conclusion of ETN purchase transactions for the subsequent accrual of Cashback
Order/Instruction	a client Order/Instruction for the purchase/sale of ETN within the framework of the financial product "Freedom Investment Currency" in the form of a document provided by the Bank to the Client, containing an instruction to execute the purchase/sale of ETN and simultaneously a Client instruction to the Bank to execute regular transactions for the purchase and/or sale of ETN (hereinafter referred to as the "Transaction") on their behalf in accordance with the conditions and requisites specified in this instruction. Furthermore, the date of the Transaction shall be the date of the relevant Order of the Client, expressed by the Client's execution of the respective banking operation using the Payment Card and/or Mobile Application at the expense of funds from the sale of ETN by the Client to the Operator
Program	the Bank's active loyalty program which, in accordance with the provisions of this Agreement, allows providing Cashback to Clients on the conditions set forth in the Rules, aimed at increasing the transactional activity of Clients and increasing the number of regular and new Clients
Special offer from the Bank	an event held by the Bank and/or the Partner with the purpose of attracting new Clients and/or increasing the loyalty of existing Clients towards the

	products/brand of the Bank and/or the Partner by providing Cashback to Clients
Account	a method of reflecting and accounting for the movement of the Client's money in the Bank, carried out within the framework of the banking service agreement, including replenishment, debiting of money for purchases and transfers, as well as Cashback provided from the Bonus Account for the purchase/sale of ETN for subsequent use when performing Transactions and Operations via the Payment Card or Mobile Application
Trade and Service Enterprise (hereinafter – TSE)	any trade/service enterprise that sells Goods using a Payment Card
Service	the purchase of ETN from the Client and/or the sale of ETN to the Client at the quotation rate established by the Operator. The ETN quotation currency is the US dollar

ARTICLE 2. SUBJECT OF THE AGREEMENT

2.1. The subject matter of this Agreement is the establishment of conditions and principles for the calculation of Cashback between the Bank and the Client. For this purpose, the Bank arranges the opportunity for the Client to purchase/sell ETNs from/to the Operator based on the Client's Order/Instruction, and the Client purchases ETNs from the Operator or sells ETNs to the Operator at the current quotation rate (ETN price) established at the time of the ETN purchase and sale transaction via the Mobile Application.

2.2. As part of the Cashback calculation, the Bank shall:

2.2.1. ensure the sale of the Client's ETNs based on the Client's Order/Instruction, if the Client's payment/transfer is made in tenge or another currency using funds from the sale of ETNs; such funds in US dollars shall be converted by the Bank into the currency of the Client's payment/transfer being used;

2.2.2. debit funds from the Client's Account for the subsequent purchase of ETNs based on the Standing Order of the money sender;

2.2.3. provide services for crediting funds (money transfer) to the Client's Accounts and making payments using the proceeds from the sale of ETNs in accordance with clause 2.2.1. of this Agreement via the Mobile Application;

2.2.4. to ensure the continuity of the settlement process for the operations specified in clause 2.2.3. of this Agreement, accounts receivable shall be created by the Broker in the amount of the Client's transaction, and the Transaction shall be executed at the expense of the specified accounts receivable. The closure/repayment of the Client's accounts receivable shall be effected through the sale of the Client's ETNs (on the same day the Transaction is carried out by the Client);

2.2.5. settle concluded ETN purchase and sale transactions between the Operator and the Client.

2.3. The date of the Transaction carried out by the Client (through the use of the Mobile Application/terminal/other Account top-up) shall be the date of the corresponding Order/Instruction of the Client. The Order/Instruction is received by the Bank and automatically executed by it as a result and on the basis of the banking operations performed by the Client using a Payment Card and/or the Mobile Application at the expense of funds from the sale of ETNs to the Operator.

2.4. The provision of Cashback to the Client is a right, and not an obligation, of the Bank.

2.5. The conditions under which Cashback is accrued by the Bank, as well as the procedure for using Cashback by Clients and other conditions, shall be determined and regulated by the Rules.

ARTICLE 3. GENERAL CONDITIONS OF THE AGREEMENT

3.1. The main provisions of this Agreement for the provision of Cashback are as follows:

3.1.1. **<u>The Bank shall be responsible for:</u>**

- developing and maintaining an online service for conducting online identification and registration/authorization of the Client within the framework of the Brokerage Services Agreement and this Agreement;
- providing the Client with the opportunity to make payments/transfers using a Payment Card and/or the Mobile Application at the expense of funds received from the sale of ETNs in the form of Cashback;
- appropriate registration and execution of transactions concluded between the Operator and the Client in accordance with the current legislation of the Republic of Kazakhstan.

3.1.2. **The Client shall be responsible for:**

- using the Service in strict compliance with this Agreement.

3.2. The Service is provided by the Bank only upon:

3.2.1. the existence of a valid personal account of the Client (hereinafter referred to as the "Brokerage Account") in accordance with the concluded Brokerage Services Agreement;

3.2.2. the registration and authorization of the Client in the Mobile Application.

ARTICLE 4. RIGHTS AND OBLIGATIONS OF THE PARTIES

4.1. The Bank has the right to:

4.1.1. unilaterally amend any conditions of the Agreement subject to sending a corresponding notice to the Client or posting information on the Bank's official website at www.bankffin.kz in accordance with clause 10.2 of the Agreement;

4.1.2. unilaterally supplement/expand the list of services provided by the Bank within the framework of this Agreement in accordance with the General Conditions for Operations, Opening, Maintaining, and Closing Bank Accounts and Payment Cards of the Bank (hereinafter referred to as the "General conditions");

4.1.3. determine, change, and supplement the form, quantity, and content of the Bank's documents: applications, agreements, offers, consents filled out and signed by the Client's registration and subsequent receipt of the Service from the Bank/Operator;

4.1.4. determine its own requirements and conditions for the identification and registration of the Client in the Mobile Application;

4.1.5. demand proper performance of obligations under this Agreement from the Client;

4.1.6. in the event of any technical failures/downtimes/accidents in both internal and external (third-party) systems/resources/databases, regardless of the causes of occurrence and the fault of the Parties/third parties, temporarily suspend unilaterally (without the Client's consent) the technical capability of Clients to access the Bank's information system to obtain Cashback in connection with the acquisition of Services;

4.1.7. by means of direct debiting of the Bank Account, withdraw funds from the Payment Card Bank Account in the amount of the Provided Cashback that was activated for a canceled Transaction (upon product return, unauthorized Operation, etc.), to which the Client gives their consent. The Client also consents that as a result of such debiting (withdrawal), a negative balance may be formed on their Current Account, and they undertake to repay it subsequently;

4.1.8. suspend the validity of the Agreement and/or terminate the Agreement unilaterally at its discretion, including in the event of a violation by the Client or the threat of violation of obligations, requirements, and conditions defined by the Agreement;

4.1.9. at any time and without notifying the other Party of the reasons/grounds, unilaterally (out of court) refuse to perform the Agreement (suspend all operations under this Agreement), notifying the Client thereof in accordance with clause 7.3 of the Agreement;

4.1.10. refuse to execute the Client's instruction in the following cases:

- if the Client submits instructions that contradict the requirements of the current legislation of the Republic of Kazakhstan and the internal documents of the Bank;
- upon detection of an unauthorized payment, as well as in cases of identification and confirmation of justified facts of illegal receipt of money;

- in the event of failure by the Client to submit documents required by the Bank to verify the Client's compliance with currency legislation, legislation on combating the legalization (laundering) of proceeds from crime and the financing of terrorism (hereinafter - AML/CFT), international economic sanctions requirements, as well as other documents provided for by the legislation of the Republic of Kazakhstan and this Agreement;
- on the grounds provided for by the legislation of the Republic of Kazakhstan regarding counteracting the legalization (laundering) of proceeds from crime and the financing of terrorism, as well as when there is information regarding the Client's participation in extremist and terrorist activities, or control by such organizations and persons, or acting on the instructions of such organizations;
- if the Bank believes that the Client is violating, or may violate, the requirements of:

1) agreements concluded with the Bank;
2) the legislation of the Republic of Kazakhstan and foreign countries affecting the activities of the Bank and the territory where any participant in the operation conducted by the Bank and its Client or counterparty is registered, located, or temporarily staying;
3) the internal procedures and conditions of the Bank that are public, and of the correspondent bank;
4) the presence of sanctions in accordance with the jurisdiction of any country or international organization, the effect of which extends to the Bank and its Client or counterparty (including, but not limited to, those related to the type of operation, the country of registration and/or location of the Client, as well as payments made to these countries, to these persons, or from these countries, from these persons);
5) the Bank's having suspicions that the Client's operations are related to the activities of a financial (investment) pyramid, are carried out in its interest (including, but not limited to, crediting to its account and/or withdrawing money from its accounts), and are also aimed at financing the activities of a financial (investment) pyramid or advertising its activities;
6) failure by the Client to provide information or documents necessary to identify the Client for the purpose of complying with the requirements of the Bank's internal documents, the Law of the Republic of Kazakhstan on AML/CFT, the US Foreign Account Tax Compliance Act (FATCA), tax services of the Organization for Economic Co-operation and Development in accordance with the requirements (OECD), as well as other laws or regulatory legal acts of the Republic of Kazakhstan and other countries;
7) on other grounds established by the current legislation of the Republic of Kazakhstan, the bank account agreement concluded between the Bank and the Client, and this Agreement;

4.1.11. at any time, without prior notice to the Client, unilaterally out of court, terminate business relations with the Client by unilaterally refusing to perform this Agreement, closing the Account, thereby terminating the maintenance and servicing of the Account, in the following cases:
- violation by the Client of the current legislation of the Republic of Kazakhstan, failure by the Client to fulfill its obligations associated with having an Account with the Bank;
- upon bankruptcy of the Client, criminal prosecution of the Client or bringing them to criminal liability, international prosecution of the Client;
- if the Bank has suspicions (the Bank is not obliged to justify and prove its suspicions) that the business relationship is used by the client for the purpose of legalizing (laundering) proceeds from crime or financing terrorism, that the Client participates in terrorist activities and/or activities to legalize (laundering) proceeds from crime, finance terrorism and/or carries out any other criminal activity that entails or may entail criminal prosecution of the Client;
- the presence of international economic sanctions against the Client imposed in accordance with the jurisdiction of any country or international/national organization (including, but not limited to, OFAC, FATF, and the UN);
- the Bank having grounds to believe that the Client's operations fall under international economic sanctions or are aimed at evading international economic sanctions;
- on other grounds determined by this Agreement and the legislation of the Republic of Kazakhstan, which may, in the Bank's opinion, have any negative consequences for the Bank;

4.1.12. unilaterally (without obtaining the Client's consent and without sending a notice thereof) determine/change the conditions, amount, and procedure for providing/activating/using Cashback;

4.1.13. not provide Cashback (close/suspend the loyalty program) to the Client for any reason at any time;
4.1.14. perform other actions provided for by the legislation of the Republic of Kazakhstan and this Agreement;
4.1.15. unilaterally suspend the provision of Services to the Client in the event of:
4.1.15.1. termination of the Brokerage Services Agreement, closure/arrest of the Brokerage Account, suspension of operations on the Brokerage Account until violations/inconsistencies are eliminated;
4.1.15.2. software technical failures at the Bank or the Operator;
4.1.15.3. restrictions on ETN purchase operations imposed by regulatory authorities — for insiders;
4.1.15.4. on other grounds determined by this Agreement, the Brokerage Services Agreement, and the legislation of the Republic of Kazakhstan, which may, in the Bank's opinion, have any negative consequences for the Bank or the Client.
4.2. The Bank shall:
4.2.1. ensure the provision of Services taking into account the reservations provided for in the Agreement and the Rules;
4.2.2. ensure full and timely performance of its obligations to the Client specified in this Agreement, including:
4.2.2.1. crediting Cashback to the Bonus Account when the Client makes non-cash payments, subject to compliance with this Agreement and the Rules;
4.2.2.2. ensuring the spending of the Cashback accumulated by the Client via Payment Cards and in the Mobile Application;
4.2.3. suspend execution/not execute the Client's Orders/Instructions in the event of receipt of relevant notifications from judicial or authorized government bodies;
4.2.4. perform other duties provided for by the current legislation of the Republic of Kazakhstan and the rules of the Astana International Financial Centre (hereinafter — "AIFC").
4.3. The Client has the right to:
4.3.1. accumulate Cashback when paying for goods/services in the retail network for subsequent payment for goods/services in the retail network of the TSE / Partners and/or in the Mobile Application;
4.3.2. pay for goods/services non-cash using Cashback via a Payment Card or the Mobile Application;
4.3.3. receive information about the program in accordance with clause 10.2 of this Agreement;
4.3.4. demand proper performance of obligations under this Agreement from the Bank;
4.3.5. carry out money payments and transfers under the conditions of this Agreement, the General conditions, and the Brokerage Services Agreement;
4.3.6. perform other actions provided for by the legislation of the Republic of Kazakhstan and this Agreement.
4.4. The Client shall:
4.4.1. provide the Bank with the documents necessary to open an Account in accordance with the requirements of the Bank and the legislation of the Republic of Kazakhstan;
4.4.2. when paying for services or goods at the expense of ETNs via the Mobile Application, sell ETNs at the current quotation rate established by the Operator at the time of the Client's Transaction;
4.4.3. in accordance with the legislation of the Republic of Kazakhstan, declare ETNs when filling out the corresponding declaration of income and property of an individual;
4.4.4. unconditionally and indisputably accept the price of ETNs established by the Operator when the Bank performs brokerage/banking operations within the framework of this Agreement;
4.4.5. accept from the Bank and the Operator the results of the Services rendered by the Bank and the Operator within the framework of this Agreement and the Brokerage Services Agreement;
4.4.6. use Cashback only within the limit of the Cashback balance credited to the Account. In case of using Cashback in excess of the accrued Cashback balance on the Bonus Account (for any reasons), ensure the return of the resulting debt amount to the Bank in accordance with the Rules;
4.4.7. independently declare income received in the form of Cashback (if such a need arises).
4.5. The Bank and the Client (whose consent is expressed by signing the Application for Accession) hereby reach an agreement and confirm their unconditional consent that when the Client executes ETN

purchase/sale transactions in the manner established by this Agreement, the ETN quotation rate established by the Operator at the time of the transaction shall be taken into account, and therefore they shall not have any claims against the Operator.

ARTICLE 5. MUTUAL SETTLEMENTS OF THE PARTIES

5.1. All settlements on ETN purchase/sale transactions between the Operator and the Client shall be carried out through the Bank in accordance with this Agreement, the Brokerage Services Agreement, and the internal documents of the Bank.
5.2. The conversion of Cashback from tenge into ETNs shall be carried out using the Bank's quotation rate for currency purchase; further, when performing a Cashback expenditure operation (ETN sale) during the Client's settlements, the Bank shall use its Bank quotation rate for currency purchase.
5.3. The Client shall pay the Bank a zero-commission fee for conducted ETN transactions in accordance with the Bank's tariffs valid on the date of the transaction. Information on the Bank's tariffs is posted on the Bank's official website at: https://bankffin.kz.

ARTICLE 6. LIABILITY OF THE PARTIES

6.1. The Parties shall bear liability for the failure to perform or improper performance of obligations under this Agreement in accordance with the legislation of the Republic of Kazakhstan.
6.2. The Parties shall be exempt from liability for partial or full failure to perform obligations under this Agreement if the improper performance/failure to perform obligations by the Parties is caused by circumstances of force majeure.

ARTICLE 7. VALIDITY OF THE AGREEMENT

7.1. This Agreement shall enter into force from the date of acceptance by the Bank of the Application for Accession signed by the Client via remote access systems, drawn up in the form of the Bank, and shall be valid for an indefinite period or until its termination by the Parties.
7.2. This Agreement may be terminated unilaterally at the initiative of the Client by sending a corresponding written notice to the Bank at least 5 (five) working days prior to the expected date of termination, or by terminating the Brokerage Services Agreement with the Bank.
7.3. This Agreement may be terminated unilaterally at the initiative of the Bank by sending a corresponding notice of termination of the Agreement to the Client, whereas the notice shall be deemed delivered if it is sent using any means of communication (to the email address specified in the Agreement; to the place of residence specified in the Agreement; SMS and WhatsApp messages to the Client's number; Push notification; information in the Client's personal account) ensuring confirmation of receipt of the notice by the Client, while the date of sending such notice shall be automatically accepted by the Parties as the date of termination of the Agreement (on a "same-day" basis).
7.4. In the event of return of the notice with a mark indicating the impossibility of its delivery to the addressee, recipient, or due to a refusal to accept it, as well as non-confirmation of its receipt when using another means of communication specified in clause 7.3 of the Agreement, the notice shall be deemed duly sent.
7.5. In the event of termination of this Agreement, the Bank shall, from the date of termination, ensure the deactivation of the Service provided to the Client within the framework of the Agreement.
7.6. The termination of this Agreement shall not release either Party from any liability existing on the date of termination and shall in no way affect the validity of any other right or obligation of the Parties that remain in force after the termination of this Agreement in cases expressly provided for by this Agreement.

ARTICLE 8. FORCE MAJEURE

8.1. Neither Party shall be liable for the failure to perform or improper performance of obligations under this Agreement if it proves that such failure or improper performance arose as a result of circumstances of insuperable force (force majeure), including, but not limited to: fires, floods, earthquakes, sabotage, military operations, blockades, amendments to the legislation of the Republic of Kazakhstan that prevent

the proper performance of obligations under this Agreement, as well as other extraordinary circumstances that the Parties were unable to foresee or prevent, which arose after the conclusion of this Agreement and directly affected the performance by the Parties of their obligations.
8.2. Upon receiving information about the occurrence of force majeure events, the affected Party undertakes to immediately notify the other Party of the occurrence of such events (except for publicly known facts), provide the other Party with detailed information about such events, as well as a reasoned assessment of the period during which such force majeure events will continue.
8.3. The Party invoking such circumstances must provide the other Party with written confirmation of the authorized body/organization regarding the occurrence of these circumstances.

ARTICLE 9. CONFIDENTIAL INFORMATION

9.1. The Parties undertake to maintain the confidentiality of the conditions of this Agreement and all information disclosed by either Party as confidential information or as information that by its nature should be considered confidential, including software information, the Client's personal data, information on the quantities and amounts of transactions, business information regarding the Parties, as well as other information classified as confidential in accordance with the legislation of the Republic of Kazakhstan, the rules of the AIFC, or the internal documents of the Bank.
9.2. The Bank undertakes to ensure that all such documentation and information are kept secret by the Bank's officials, employees, and representatives and are regarded by them as confidential. Hereby, the Client grants consent for the Bank, at its discretion, to transfer information about the Client related to this Agreement to shareholders/participants and affiliated companies for the purposes of fraud prevention, auditing, debt collection, responding to a request from an authorized state body, provision of services by processing (computer) centers, etc.
9.3. By entering into the Program, the Client expresses their consent to the Bank and/or the Operator and/or the Partner for the collection and processing by the Bank and/or the Operator and/or the Partner of the Client's personal data for the purpose of fulfilling obligations within the framework of the Program, as well as for the implementation of the Program, including for the informational support of Clients, sending advertising and informational messages in accordance with the conditions of participation in the Program and the requirements of the legislation of the Republic of Kazakhstan, and also that the Bank has the right to engage third parties on a contractual basis, including Partners for the implementation of the Program, for the purpose of processing personal data subject to compliance by such persons with the requirements of the legislation of the Republic of Kazakhstan on ensuring the confidentiality and security of the Client's personal data during their collection and processing.
9.4. This consent provided for in clause 9.3 of this Agreement is granted by the Client for the entire period of the Client's participation in the Program.

ARTICLE 10. FINAL PROVISIONS

10.1. This Agreement, the Application for Accession, the Brokerage Services Agreement, the Rules, and other related internal documents of the Bank (the text of which is posted on the Bank's official website at www.bankffin.kz) constitute a single legal instrument, and each of them is mutually an integral part of the other and forms a single whole.
10.2. Amendments, additions, and modifications to the Agreement and/or tariffs and/or internal documents of the Bank may be made unilaterally by the Bank and shall be brought to the attention of the Client by sending a corresponding notice using any means of communication ensuring confirmation of receipt of the notice by the Client, or by posting such information on the Bank's official website at www.bankffin.kz at least 5 (five) calendar days prior to making the said amendments and/or additions. The Client has the right to express their disagreement with the amendments, additions, and modifications made to this Agreement and/or tariffs and/or internal documents of the Bank within 3 (three) working days from the date of sending such notice. If the Bank does not receive a written disagreement from the Client regarding the amendments, additions, and modifications made to the Agreement and/or tariffs and/or internal documents of the Bank, the Client agrees that the Agreement continues to be valid on the amended and/or supplemented conditions, and the Client agrees with the amendments and/or additions

made to the Agreement and/or tariffs and/or internal documents of the Bank. If, before the expiration of the period specified in this clause, the Client sends a written disagreement regarding the amendments and/or additions made to the Agreement to the Bank's address, the Agreement shall be terminated.

10.3. The Bank has the right to transfer (assign under a transaction) its rights, obligations, and rights (claims) under this Agreement to third parties without the Client's written consent.

10.4. During the conclusion, execution, amendment, and termination of this Agreement, the Parties assume the obligation not to perform actions directly or indirectly classified by applicable law as corruption: giving/receiving a bribe/illegal remuneration, commercial bribery, abuse of official position, as well as actions violating the requirements of the legislation of the Republic of Kazakhstan, international legal norms, and international treaties of the Republic of Kazakhstan on countering the legalization (laundering) of proceeds from crime and the financing of terrorism (AML/CFT), and other corruption violations — both in relations between the Parties to the Agreement and in relations with third parties and state bodies (hereinafter referred to as "corruption actions").

The Parties undertake to bring the said requirements to the attention of their affiliated (interrelated) persons, employees, authorized representatives, and intermediaries.

10.5. Within the framework of the execution of the Agreement, the Parties undertake to:

1) carry out their activities based on the principle of absolute rejection of any forms of fraud, the principle of zero tolerance for corruption, and assume social responsibility for their implementation;

2) know and comply with the requirements of the Law of the Republic of Kazakhstan "On combating corruption";

3) not engage in commercial bribery of officials, representatives, employees of the other Party, or their affiliated persons;

4) render assistance to the other Party on issues of corruption and fraud prevention and warning;

5) report all facts of committing corruption actions and/or the intention to commit such actions, as well as in cases where such cases become known.

10.6. Issues not regulated by this Agreement shall be governed by the legislation of the Republic of Kazakhstan.

10.7. The Application for Accession is drawn up in a single original copy; the Client has the right to receive a copy of the application for accession accepted by the Bank.

Bank details:
"Freedom Bank Kazakhstan" JSC
Z05H9A7, Almaty, Almaly district, st. Kurmangazy 61A
BIN: 090 740 019 001
IIC: KZ23 125K ZT10 0130 0883 (KZT), at
the RSI of the NB of RK, Almaty
BIC: NB RK KZ KX
The Bank's official website: www.bankffin.kz

Application for Accession
to the Agreement on Receiving "Cashback" (Accession)

This Application for Accession to the Agreement on Receiving "Cashback" (Accession) (hereinafter referred to as the "Application") serves as confirmation that _______________, IIN _______________, hereinafter referred to as the "Client", has familiarized himself/herself, understood, accepted, and fully agrees with all conditions of the Agreement on Receiving "Cashback" (Accession), the text of which is published on the official Internet resource of "Freedom Bank Kazakhstan" Joint Stock Company (hereinafter referred to as the "Bank") at www.bankffin.kz (hereinafter referred to as the "Agreement"), accedes to the Agreement in general and in full as a Client of the Bank, and confirms that:
1. The Client undertakes to strictly observe and fulfill the conditions of the Agreement.
2. The Client is familiar with the Rules and conditions of Brokerage Services of the Bank, agrees with them, accepts them in full, and undertakes to comply with them.
3. A Brokerage Services Agreement (with nominee holding) for an individual has been concluded between the Client and the Bank pursuant to the Application for Accession to the conditions of the Brokerage Services Agreement (with nominee holding) for an individual No. __ dated "_" ___________ 20;
4. Within the framework of the Individual Application Questionnaire, the Client opens the "Freedom Investment Currency" for the subsequent accrual of "Cashback" in the form of "Freedom Investment Currency" to carry out payments/transfers using it via bank cards and/or the mobile application of the Bank.
5. The Client is notified that the payment of taxes and other obligatory budget payments, including the submission of all tax returns, is carried out by the Client independently in accordance with the legislation of the Republic of Kazakhstan and the AIFC rules, and "Freedom Bank Kazakhstan" Joint Stock Company is not their tax agent.
6. The Client undertakes to carry out operations related to the Agreement in accordance with the applicable internal documents of the Bank posted on the official Internet resource of the Bank, as well as the rules, regulations, and procedures determined by the legislation of the Republic of Kazakhstan, and to perform all such actions as may be necessary for the fulfillment of the conditions of the Agreement.
7. By signing this Application, the Client:
- confirms that he/she is not a civil servant of the Republic of Kazakhstan, and has no restrictions under the legislation of the Republic of Kazakhstan or the country of his/her residency on the ownership, use, and disposal of securities and derivatives thereof;
- certifies and guarantees the accuracy and completeness of the information provided to the Bank;
- provides the Bank with unconditional and irrevocable consent to the collection, processing, accumulation, storage, modification, supplementation, use, dissemination (including beyond the scope of previously stated purposes of their collection), disclosure (transfer) of their personal data, as well as other information constituting commercial secret in the securities market, to third parties (including depositories, custodian banks, audit organizations when performing audit checks, as well as the formation of risk management and internal control systems in accordance with the requirements of the current legislation of the Republic of Kazakhstan, AIFC rules, and their internal documents) in accordance with requirements that do not contradict the norms of the Law of the Republic of Kazakhstan "On Personal Data and their Protection", as well as to the depersonalization, blocking, and destruction by the Bank, including by third parties, of information, data, and documents related to personal, biometric, digital, and other data, in accordance with the legislation of the Republic of Kazakhstan and the internal documents of the Bank;

- gives consent to the Bank to disclose information about the Client and the conditions of this Application to the Bank's affiliates/Operator/Partners. The Client acknowledges and agrees that in the process of executing the Application, it may be necessary to provide information about the Client and the conditions of the Application, as well as about transactions within the framework of the concluded Agreement, for conducting AML/CFT measures (Law of the Republic of Kazakhstan "On combating legalization (laundering) of proceeds from crime, financing of terrorism").

ADDRESS, BANK DETAILS AND SIGNATURE OF THE CLIENT

CLIENT: ____
Address: ____
IIN: ____
identity card/passport: ____
Contact phone numbers: _____________________________________
E-mail (if any): ______________________________________

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 + ____________________.