



**Dear client,
thank you for contacting «Freedom Bank Kazakhstan» JSC!**

**The list of documents
required to open bank accounts for individuals¹**

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/representative of the client)
4.	Client questionnaire (Appendix 2 to the AML/CFT Rules) when re-applying to the Bank and changing the questionnaire data or updating it 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. When opening an account online, this is not required, since the 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

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

8.	The Recipient's Application Form for accession to the Accession Agreement for opening a current account in the «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 the «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 available)).
2.	Document confirming the registration of an individual as a taxpayer of the Republic of Kazakhstan – IIN or a document containing information about the foreign taxpayer identification number (or its equivalent) assigned by a foreign state (territory) of which the account holder is a tax resident
3.	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 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.	Questionnaire (Appendix 12 to these Rules)
6.	In addition to the documents specified in paragraphs 1–5, a non-resident diplomatic employee shall provide an accreditation certificate ³ to open an account/payment card account, if a national passport is provided, an apostilled translation of the document is required.
7.	In addition to the documents specified in paragraphs 1-3, for a non-resident of the Republic of Kazakhstan - an entrepreneur (a citizen of the Russian Federation, the Republic of Belarus, the Kyrgyz Republic, the Republic of Armenia, the Republic of Tajikistan) to open an account/payment card account, the entrepreneur's status is checked by IIN for registration as an individual entrepreneur in the Republic of Kazakhstan through the official website of the State Revenue Committee Ministry of Finance of the Republic of Kazakhstan.
8.	In addition to the documents established by paragraphs 1–2 for a non-resident of the Republic of Kazakhstan - investor to open an account/payment card account, the

² The 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 The accreditation certificate contains the following information: first name, last name, patronymic (if any), validity period, position of the employee of the diplomatic mission, name of the diplomatic mission and category of the certificate corresponding to its status. If necessary, other additional information is indicated on the accreditation certificate.

	investor's status is checked by IIN through the Register of Investors by following the link https://investkz.gov.kz/#/ .
Forms of documents provided by the Bank to the client for signing	
9.	Application form for opening an account (Appendix 2 to these Rules)
10.	Consent to the collection and processing of personal data of the approved form posted on the Bank's internal portal
11.	Client questionnaire (Appendix 2 to the AML/CFT Rules) when re-applying to the Bank and changing the questionnaire data or updating at the request of AML/CFT
12.	FATCA questionnaire (if there are indications)
<p style="text-align: center;">To open a savings account</p> <p style="text-align: center;">In addition to the documents listed in paragraphs 1–8 of Section II, the Bank provides the client with documents for signing:</p>	
13.	Application (agreement) for opening a deposit in accordance with the form approved by the authorized body of the Bank
<p>III. For a representative of an individual</p> <p>In addition to the list of documents specified in Section I, the client provides</p>	
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 authorized person 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.	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.	Document confirming the status of a legal representative
<p>Note</p> <p>* using a digital document</p>	
<p>IV. In the name of a minor</p> <p>in addition to the list of documents specified in Section I</p>	
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.	The notarized consent of the legal representative to open a current account and/or dispose of money on it is for minor clients aged 14 to 18 years when opening an account on their own.
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 ⁴ : a decision of the guardianship authority or a court decision recognizing an emancipated minor.
V. In the name of an incapacitated/partially incapacitated/minor client (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 incompetent/partially incompetent; 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); 3) identity document of the guardian (trustee); 4) the client's identity document; 5) permission from the guardianship and trusteeship authority to dispose of property, including money in the client's bank account, which will be carried out by the guardian (trustee)
VI. Special current account for an individual in addition to the documents specified in paragraphs 1–5 of Section I	
1.	1) for the accrual of 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 Marriage (Matrimony) and Family Code. 2) to confirm the intended use of payments of target savings ⁵ 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 in the territory of the Republic of Kazakhstan, and a document for the payment of educational services;

⁴ When an emancipated minor applies to a Bank, the Bank provides services in accordance with internal documents on the provision of banking services.

⁵ If there is technical implementation

	<ul style="list-style-type: none"> • 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 drawn up in a foreign language) and a document for payment for educational services; • a bank loan agreement for the provision of an educational loan under the guarantee of an organization authorized by the state.
--	---

Note

For accounts opened through the remote banking service system, the relevant documents are uploaded to the client's electronic file manually when the client, who has previously been identified through the remote banking service system, contacts the Bank branch.