

## STANDARD AGREEMENT FOR THE PROVISION OF PAYMENT ACCEPTANCE SERVICES

“Freedom Bank Kazakhstan” Joint Stock Company, hereinafter referred to as the "Bank", by this Standard Agreement for the Provision of payment Acceptance Services (hereinafter referred to as the "Agreement") defines the standard terms and procedure for the provision of banking services by the Bank to a legal entity, an individual entrepreneur, a private notary, a private bailiff, a lawyer, a professional mediator, a peasant (farmer) to the household (hereinafter referred to as the Client). This Agreement establishes the procedure for the Bank to provide services for accepting payments from individuals in favor of the Client, as well as establishes the rights, obligations, responsibilities and other features of the legal relationship between the Bank and the Client.

The Agreement is an agreement of adhesion concluded in accordance with the provisions of Article 389 of the Civil Code of the Republic of Kazakhstan, the terms and conditions of which are the same for all Clients and can be accepted by the Client only by acceding to this Agreement as a whole, in the version posted on the Bank's Internet resource at the address: [www.bankffin.kz](http://www.bankffin.kz) as of the date of its signing, on the basis of the Application for accession to this Agreement (hereinafter referred to as the Application for Accession) in the form, established by the Bank in accordance with Appendix 1 to this Agreement, which is an integral part of the Agreement and/or other relevant applications in the forms established by the Bank, duly executed and signed by the Client in accordance with the requirements of the legislation of the Republic of Kazakhstan, as well as on the terms of the Rules on the General Terms and Conditions of Transactions of Freedom Bank Kazakhstan JSC, posted on the official Internet resource of the Bank at the address: [www.bankffin.kz](http://www.bankffin.kz).

All annexes, applications accepted by the Bank from the Client within the framework of the Bank's services for accepting payments from individuals in favor of the Client are an integral part of the Agreement. Submission of the Application for Accession to this Agreement duly completed and signed by the Client means that the Client has read and fully agrees with the terms of this Agreement, as well as that the Client has joined the Agreement as a whole.

The signing by the Client of the Application for accession to this Agreement indicates that:

- The Client has read, understood and accepted the Agreement in full, without any comments or objections;
- The Agreement does not contain any conditions that are burdensome for the Client, which he, based on his reasonably understood interests, would not accept;
- The Customer shall not be entitled to refer to the absence of his/her signature on the Agreement as evidence that the Agreement has not been read/understood/accepted, if the Bank has an Application for Accession to this Agreement signed by the Client;
- The Client agrees to all the terms and conditions for the provision of services for accepting payments from an individual in favor of the Client, provided for in the Agreement;
- all provisions of the Agreement fully correspond to the interests and will of the Client;
- The Client has complied with all the procedures necessary to conclude the Agreement, as well as to open a current account with the Bank;
- the conclusion of the Agreement and the execution of their terms will not violate and will not lead to a violation of the constituent and other documents of the Client and (or) any provision of the legislation of the Republic of Kazakhstan and (or) the legislation applicable to the Client.

The following terms and definitions are used in this Agreement:

**Bank Account** – for the purposes of the Agreement, the Client's current account opened with the Bank, to which money is accepted from individuals in accordance with the terms and conditions of this Agreement;

**BIN** – Business Identification Number;

**Prohibited goods (services)** – goods, services, works sold and/or related to the activities of the Enterprise, the sale of which is prohibited or restricted, or implemented in violation of the requirements established by the legislation of the Republic of Kazakhstan and the Agreement, including: goods, services, works related to the sale of weapons, firearms and explosive substances and items by the Enterprise; narcotic, psychotropic, toxic, caustic and radioactive substances and items; human organs and tissues; alcohol and tobacco products (without proper permission of the state bodies of the Republic of Kazakhstan); services for the organization and conduct of gambling (without the proper permission of the state bodies of the Republic of Kazakhstan); services of a sexual nature, as well as contrary to generally accepted norms of morality and ethics; other goods prohibited or restricted in circulation in accordance with the legislation of the Republic of Kazakhstan and/or the Agreement;

**IIC (Account)** - the individual identification code of the Client, which is the number of the Client's bank account;

**IIN** – Individual Identification Number;

**AML/CFT** - countering the legalization (laundering) of proceeds from crime and the financing of terrorism;

**UN Security Council** – United Nations Security Council;

**Tariffs** are the amounts of commissions approved by the Bank for banking services provided by the Bank, effective on the date of their implementation, posted on the official Internet resource of the Bank at the address: [www.bankffin.kz](http://www.bankffin.kz);

**Full name** – last name, first name, patronymic;

**ECFR (European Council on Foreign Relations)** - European Council on Foreign Relations;

**FATF (Financial Action Task Force)** - Financial Action Task Force on Money Laundering;

**OFAC (Office of Foreign Assets Control)** - Office of Foreign Assets Control;

**OFSI (Office of Financial Sanctions Implementation)** - Office for the Implementation of Financial Sanctions.

## **1. Subject of the Agreement**

1.1. The Bank accepts money from individuals in cash and/or non-cash for crediting them to the Client's current account opened with the Bank (hereinafter referred to as the Client's Account) for the services rendered by him.

1.2. Acceptance of money from an individual in cash and/or non-cash is carried out on the basis of the information of the individual, based on the form for accepting payment specified by the Client in the Application for Accession.

## **2. Procedure for the provision of banking services**

2.1. The Client becomes the recipient of services for accepting payments from individuals from the moment the Bank confirms the Application for the Client's accession to this Agreement.

2.2. Payment for the services provided by the Client is carried out by accepting money from individuals in cash and/or non-cash with their subsequent crediting to the Client's current Account opened with the Bank.

2.3. The commission for the services rendered under this Agreement shall be withheld by the Bank from the amount of payment made by an individual in favor of the Client in accordance with the Bank's Tariffs effective on the date of the transaction. The payment shall be received in favor of the Client minus the amount of the commission due to the Bank.

2.4. The Bank's services for accepting money from individuals in cash and/or non-cash and crediting it to the Client's Account are paid in accordance with the Bank's tariffs posted on the Bank's official Internet resource at the address: [www.bankffin.kz](http://www.bankffin.kz) and effective on the date of payment.

### **3. Rights and Obligations of the Parties**

#### **3.1. The Client undertakes:**

3.1.1. comply with the requirements of the current legislation of the Republic of Kazakhstan, including on the issues of settlement and cash services, as well as the requirements established by the Bank for servicing the Client's Account;

3.1.2. notify individuals of the possibility of making payments through the Bank's service channels in favor of the Client;

3.1.3. check the correctness of the Bank's execution of payments, and no later than 1 (one) business day from the moment of detection of any inaccuracies and/or improper execution of payments under this Agreement, as well as on the erroneously credited amounts to the Client's Account, notify the Bank;

3.1.4. immediately and in full return to the Bank the money erroneously credited to the Customer's Account;

3.1.5. pay the Bank a commission fee in accordance with the Bank's Tariffs effective on the date of payment. In case of insufficient money on the Client's Account to pay the commission fee, ensure its replenishment no later than the next day;

3.1.6. notify the Bank in writing, in case of making changes/additions to the constituent documents, change of location, legal address, telephone numbers, fax numbers, telephone numbers of the Client's authorized persons, as well as in case of other changes that are important for the fulfillment of the terms of this Agreement, within 3 (three) business days from the date of such change, with the provision of documents confirming these changes, drawn up in accordance with the requirements of the legislation of the Republic of Kazakhstan and internal documents of the Bank;

3.1.7. independently learn about changes in the Tariffs, changes and additions to the terms of this Agreement on the Bank's Internet resource at the address: [www.bankffin.kz](http://www.bankffin.kz), as well as in a place accessible to the Client in the Bank's premises (operating units);

3.1.8. submit to the Bank the documents and information necessary for the Bank to comply with the requirements of the Law of the Republic of Kazakhstan "On Combating Money Laundering and Financing of Terrorism".

#### **3.2. The Client has the right to:**

3.2.1. receive information from the Bank about the transactions performed.

#### **3.3. The Bank is obliged to:**

3.3.1. provide settlement and cash services to the Client in accordance with this Agreement and the current legislation of the Republic of Kazakhstan;

3.3.2. carry out operations to credit money to the Client's Account in the manner and within the time limits established by the current legislation of the Republic of Kazakhstan, taking into account compliance with the requirements of the legislation of the Republic of Kazakhstan in the field of AML/CFT, international economic sanctions, internal regulatory documents of the Bank;

3.3.3. accept money from individuals for the services rendered to the Client in cash and/or non-cash with their subsequent crediting to the Client's Account, in accordance with the current Tariffs of the Bank, taking into account compliance with the requirements of the legislation of the Republic of Kazakhstan in the field of AML/CFT, international economic sanctions, internal regulatory documents of the Bank;

3.3.4. inform the Client of changes and/or additions to the terms and conditions of this Agreement and the Bank's Tariffs for the provision of banking services by posting a corresponding notice on the Bank's official website at the address: [www.bankffin.kz](http://www.bankffin.kz), no later than 5 (five) business days before their entry into force.

#### **3.4. The Bank has the right to:**

3.4.1. in case of establishing the fact of erroneous acceptance of money and/or detection of an unauthorized payment in favor of the Client, in order to eliminate this error, withdraw (write-off) the specified money without the corresponding order of the Client;

3.4.2. in case of non-fulfillment or improper fulfillment by the Client of his monetary obligations

to the Bank under the Agreement, the Bank has the right to withdraw money from any bank accounts of the Client opened with the Bank, banks and/or organizations carrying out certain types of banking operations, both in the territory of the Republic of Kazakhstan and abroad, to which the Client gives his unconditional and irrevocable consent.

In case of lack of money/seizure or suspension of debit transactions on the Client's bank accounts opened with the Bank, banks and/or organizations carrying out certain types of banking operations and/or non-payment by the Customer of the amount of debt to the Bank in any other way for more than 3 (three) calendar months, the Bank has the right to unilaterally suspend the provision of payment acceptance services until the Client fully pays the amount of debt;

3.4.3. unilaterally make changes and/or additions to the Agreement and the Bank's Tariffs, posting information about this on the Bank's Internet resource at the address: [www.bankffin.kz](http://www.bankffin.kz), in the operating halls of the Bank's branches and their additional premises in a place accessible for viewing no later than 5 (five) business days before the date of entry into force of such changes and/or additions on the basis of the Client's will, expressed in silence. Failure by the Client to submit a written statement of non-acceptance of amendments and/or additions to the Agreement, including the Tariffs for services provided under the Agreement, within 5 (five) business days from the date of publication by the Bank of a notice of amendments and/or additions in accordance with this clause, shall be an expression of his/her will and shall mean the Client's consent to such amendments and/or additions;

3.4.4. require the Client (his/her representative) to provide information and documents necessary for proper verification and identification of the Client (his/her representative), identification of the beneficial owner, as well as provision of information on tax residency, type of activity;

3.4.5. require the Client to provide documents and information provided for by the currency and other legislation of the Republic of Kazakhstan;

3.4.6. refuse to conduct a transaction on the account and (or) suspend the Client's transactions in cases provided for by the Law of the Republic of Kazakhstan "On Banks and Banking Activities in the Republic of Kazakhstan", the Law of the Republic of Kazakhstan "On Payments and Payment Systems", the Law of the Republic of Kazakhstan "On Combating the Legalization (Laundering) of Proceeds from Crime and the Financing of Terrorism", as well as on the basis of the requirements of international treaties, including the requirements of the FATF and the UN Security Council in terms of sanctions programs;

3.4.7. suspend the fulfillment of obligations under this Agreement if there are assumptions about the facts of fraud or other illegal activities of the Client related to the sale of prohibited services. Such suspension shall not constitute a breach of this Agreement and shall not give rise to the Bank's liability towards the Customer;

3.4.8. unilaterally terminate business relations with the Client (refuse to execute this Agreement) in the following cases:

- lack of payments in favor of the Client within 1 (one) calendar year;
- the Bank has suspicions that business relations are used by the Customer for the purpose of legalization (laundering) of proceeds from crime, financing of terrorism, financing of proliferation of weapons of mass destruction;

- the presence of sanctions against the Client (its beneficial owner), its affiliates, imposed in accordance with the jurisdiction of any country (European Union, USA, Great Britain and others) or state and/or international organization (including, but not limited to, OFAC, OFSI, ECFR, UNSC, FATF);

- submission by the Client to the Bank of unreliable, incorrect, distorted, contradictory, incomplete information, including the Client's actions to intentionally mislead the Bank and its employees, in order to provide services by the Bank to the Client and on other grounds, submission of falsified documents and information;

- on the grounds provided for by the legislation of the Republic of Kazakhstan, including on combating the legalization (laundering) of proceeds from crime and the financing of terrorism, the

legislation of foreign states affecting the Bank's activities in the financial market and/or provided for by international treaties ratified by the Republic of Kazakhstan;

3.4.9. send to the Customer's address specified in the application for opening an account or in the application form for comprehensive services provided by the Customer when opening a current account with the Bank, a notice of refusal to execute the Agreement (in full) in electronic form or by mail (at the discretion of the Bank) within 3 (three) business days from the date of the decision. The Agreement is considered terminated from the date specified in the notice, and no agreements between the Parties are required;

3.4.10. Unilateral refusal to execute the Agreement is not allowed in cases established by the Law of the Republic of Kazakhstan "On Payments and Payment Systems".

#### **4. Liability of the Parties**

4.1. For non-fulfillment or improper fulfillment of the obligations of this Agreement, the Parties shall be liable in accordance with the current legislation of the Republic of Kazakhstan.

4.2. The Bank is not responsible for the content of the information transmitted by an individual when accepting money by non-cash means in favor of the Client, and is not responsible for losses incurred by the Client through no fault of the Bank as a result of accepting payments.

4.3. The Bank shall not be liable for all disputes and disagreements arising between the sender of money – an individual and the Client.

4.4. The Bank and the Client shall be exempt from liability for partial or incomplete non-fulfillment of obligations, if it was the result of force majeure circumstances, including, but not limited to: fire, earthquake, power outage, accident, riots, strike, military operations, entry into force of legislative acts of the Republic of Kazakhstan, resolutions and orders of state bodies directly or indirectly prohibiting the types of activities specified in the Agreement, preventing the Parties from performing their functions under the Agreement, and other circumstances beyond the control of the Parties.

4.5. In the event that the delay in transferring money to the Client's Account occurred due to the temporary lack of electricity, telephone or Internet connection, the Bank shall not be liable for violation of the terms and conditions of this Agreement.

4.6. The Bank shall not be liable for non-fulfillment of the terms of the Agreement, if the Client fails to notify about the change of details, in the manner provided for in sub-clause 3.1.5. of paragraph 3.1. of this Agreement.

4.7. The Bank shall not be liable to the Client for non-performance or improper performance of obligations under the Agreement resulting from unclear, incomplete or inaccurate instructions of the Client or third parties and for other reasons beyond the control of the Bank.

4.8. The Bank shall not be liable for losses caused to the Client as a result of suspension of transactions on acceptance and transfer of payments accepted from individuals in favor of the Client due to the seizure of money on the Client's Account, carried out in accordance with the legislation of the Republic of Kazakhstan.

#### **5. Dispute Resolution Procedure**

5.1. The Parties undertake to resolve disputes arising under this Agreement through negotiations or by sending a claim. The term for consideration of the claim is 10 (ten) working days from the date of its receipt.

5.2. If it is impossible to reach an agreement through negotiations, the dispute shall be considered in court at the location of the Bank or its branch (at the discretion of the Bank), in the manner prescribed by the legislation of the Republic of Kazakhstan.

#### **6. Term of the Agreement**

- 6.1. This Agreement shall enter into force from the moment of acceptance by the Bank of the Application for Accession signed by the Client, and the Agreement shall be valid indefinitely.
- 6.2. The Agreement shall be automatically terminated if the Client closes the Client's Account with the Bank and the Client fully pays for the Bank's services under this Agreement. In this case, additional notifications/signing of agreements on termination of this Agreement are not required.
- 6.3. Each Party has the right to unilaterally withdraw from the Agreement, subject to prior written notification of the other Party of its intention 15 (fifteen) calendar days before the date of termination of this Agreement and the fulfillment of its obligations to the other Party.

## **7. Privacy**

- 7.1. Any information transferred by the Parties to each other in connection with the Agreement is confidential information and cannot be disclosed to third parties without the prior written consent of the other Party, unless otherwise follows from the requirements of the legislation of the Republic of Kazakhstan or the terms of the Agreement.
- 7.2. The Bank shall not be liable if confidentiality has been violated through the fault of the Client or confidential information has been known or has become known to third parties from other sources.
- 7.3. By submitting the Application for Accession, the Client agrees that for the purposes of carrying out the transactions provided for by the Agreement, the Bank has the right to demand the disclosure of any information, in accordance with the provisions of the legislation of the Republic of Kazakhstan, internal documents of the Bank, establishing the need to comply with the level of information disclosure fixed therein, and the Client undertakes to provide the Bank, upon its first request, with any information within the time limits established by the Bank.

## **8. Additional Terms**

- 8.1. The Agreement constitutes the entire mutual understanding of the Parties in connection with its subject matter, and replaces all previous written or oral agreements or understandings that existed between the Parties in relation to the terms of the Agreement.
- 8.2. The Agreement is binding on the Parties, their successors and authorized representatives.
- 8.3. If any provision of the Agreement becomes invalid, invalid or illegal, this shall not in any way affect or weaken the validity and legality of the remaining provisions of the Agreement. In such cases, the Parties will make every effort to replace the invalid provision with a new legally significant one.
- 8.4. By submitting an Application for Joinder, the Client confirms that:
- a) all information provided by the Client, provided for the purposes of concluding and performing the Agreement, is/will be true, complete and accurate;
  - b) the conclusion of the Agreement does not and will not contradict any agreements to which the Client is a party, its statutory documents, as well as any other requirements that the Client is obliged to comply with or which are applicable to him, including the legislation of the Republic of Kazakhstan and the legislation of the country of residence of the Client;
  - c) The Client is duly created and registered in accordance with the laws of the country of his residence;
  - d) The Client and its Representatives, authorized persons have all the necessary rights and powers from the relevant corporate bodies/state bodies to conclude and execute the Agreement;
  - e) The Client complies and will comply with all the requirements of the legislation of the Republic of Kazakhstan regarding the procedure for the procurement of financial services, including the Client has carried out all the necessary procedures for the selection of the Bank as a provider of financial services, - if the Client is a subject of natural monopoly, public procurement or other

requirements are applied to him/her that determine the procedure and conditions for the purchase of financial services.

8.5. The Customer acknowledges and agrees that the Bank is actively working to prevent the Bank's involvement in criminal activities and money laundering schemes, such as money laundering, terrorism, fraud, corruption, etc. In this regard, the Bank, at its own discretion, establishes certain requirements for the Bank's customers and transactions and operations made by the Bank's customers, which may change from time to time. Thus, the Bank may establish criteria according to which a particular client of the Bank or a particular transaction or operation of a Client of the Bank may be classified as unusual/suspicious customers and (or) transactions.

8.6. The Client hereby assures that in relation to the personal data of personal data subjects transferred and to be transferred in the future by the Client to the Bank under the Agreement (by authorized persons and representatives), as well as in other cases when, in accordance with the legislation of the Republic of Kazakhstan and (or) internal documents of the Bank, there is a need to collect and process such personal data, the Client has previously received from the personal data subjects, that he provided, consent to the collection and processing of personal data, to the transfer of personal data to a third party, including the Bank, their collection and processing by the Bank, to the cross-border transfer of personal data, regardless of whether the relevant foreign state ensures the protection of the transferred personal data, unless such transfer is prohibited or restricted by the legislation of the Republic of Kazakhstan.

If necessary, determined by the Bank, the Client shall provide the Bank with documentary evidence of the consent collected by the Client from personal data subjects to the collection and processing of personal data, to the transfer of personal data to a third party, including the Bank, their collection and processing by the Bank, and to cross-border transfer.

The Client is responsible for the absence of the above consents. In case of applying any measures to the Bank for violation of the legislation of the Republic of Kazakhstan on personal data, the Client undertakes to reimburse the Bank, at the request of the Bank, for any expenses and losses incurred by the Bank.

8.7. Anti-corruption clause:

When concluding, performing, amending and terminating this Agreement, the Parties undertake not to carry out actions that are directly or indirectly qualified by the applicable legislation of the Republic of Kazakhstan as corrupt: giving/receiving a bribe/illegal remuneration, commercial bribery, abuse of office, as well as actions that violate the requirements of the legislation of the Republic of Kazakhstan, international norms of law and international treaties of the Republic of Kazakhstan on Combating Money Laundering and Financing of Terrorism (AML/CFT) and Other Corruption Violations – both in relation to the Parties to the Agreement and in relations with third parties and state bodies of the Republic of Kazakhstan (hereinafter referred to as corrupt practices). The Parties undertake to bring these requirements to the attention of their affiliated (related) persons, employees, authorized representatives and intermediaries.

8.7.1. Within the framework of the execution of the Agreement, the Parties undertake:

- 1) carry out its activities 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 to carry out commercial bribery of officials, representatives, employees of the other Party or their affiliates;
- 4) assist the other Party in the prevention of corruption and fraud;
- 5) report all facts of committing corrupt acts and/or the intention to commit such actions, as well as in cases where such cases become known by e-mail [compliance@freedombank.kz](mailto:compliance@freedombank.kz)

8.8. This Agreement is drawn up in authentic copies in the state and Russian languages, which have the same legal force. In case of discrepancies or discrepancies in interpretation, the Russian version shall prevail.

8.9. In all other matters that are not provided for by this Agreement, the Parties shall be guided by

the current legislation of the Republic of Kazakhstan.

8.10. All notifications to be sent in accordance with the terms and conditions of the Agreement, unless otherwise provided by the Agreement, shall be sent by the Bank in any of the following ways: by mail/by fax/to the e-mail address/through the Internet Banking system/by sending an SMS message to the Customer's mobile phone number specified in the application for opening an account or in the application form for comprehensive services, provided by the Customer when opening a current account with the Bank / posting information on the Internet resource of the Bank / placement in the operating rooms of the Bank's branches and their additional premises.

## **9. Address and details of the Bank**

Bank: "Freedom Bank Kazakhstan" Joint Stock Company

BIN 090740019001

Address: Republic of Kazakhstan, 050000 (A05E8Y2), Almaty, Almaly district, Kurmangazy street, 61A.

Tel.: +7 (717) 2 595 595.

Bank details:

BIC KSNVKZKA

Correspondent account KZ23125KZT1001300883 in the RSI of the National Bank of the Republic of Kazakhstan, Almaty, Beneficiary Code 14

Appendix No1  
to the STANDARD AGREEMENT FOR THE PROVISION OF SERVICES  
FOR ACCEPTING PAYMENTS

### **APPLICATION FOR ACCESSION TO THE STANDARD AGREEMENT FOR THE PROVISION OF PAYMENT ACCEPTANCE SERVICES**

In accordance with Article 389 of the Civil Code of the Republic of Kazakhstan, by this Application for Accession, the Client accepts the terms of the Standard Agreement for the provision of payment acceptance services (hereinafter referred to as the Agreement), in the version posted on the Bank's Internet resource ([www.bankffin.kz](http://www.bankffin.kz)) as of the date of its signing, and confirms that:

1) the Agreement has been read and accepted by the Client in full, without any comments or objections, does not contain any conditions that are burdensome for the Client, which, based on the Client's reasonably understood interests, would not be accepted;

2) The Application for Accession in conjunction with the Agreement is a Standard Agreement for the provision of payment acceptance services;

3) agrees to change and supplement the Agreement by "Freedom Bank Kazakhstan" JSC (hereinafter referred to as the Bank) unilaterally by posting the Agreement in a new edition, taking into account the amendments and (or) additions, on the Internet resource of Bank [www.bankffin.kz](http://www.bankffin.kz);

4) agrees to change and/or supplement the Bank's Tariffs, unilaterally by posting information on the Bank's Internet resource at the address: [www.bankffin.kz](http://www.bankffin.kz) and in the operating halls of the Bank's branches and their additional premises in an accessible place no later than 5 (five) business days before the date of entry into force of such changes and/or additions;

5) shall not be entitled to refer to the absence of the signature of the authorized persons and the seal (if any) on the Agreement as evidence that the Agreement has not been read/accepted by the Client, if the Bank has an Application for Accession;

6) The Bank provided comprehensive information on: tariffs, conditions for the provision of banking services under the Agreement, the list of documents required for the conclusion of the Agreement, liability and possible risks in case of non-fulfillment of obligations under the



Agreement;

7) by signing the Application for Accession, confirms familiarization with the form "Consent to the Collection and Processing of Personal Data" (hereinafter referred to as the Consent) approved by the Bank and the provision of consent to the collection and processing by the Bank of personal data of the Client's authorized person who signs the Application for Accession in accordance with its content, as well as accession to such Consent in full.

The signing of the Application for Accession by the Client indicates that:

- The Client has read, understood and accepted the Agreement in full, without any comments or objections;
- The Agreement does not contain any conditions that are burdensome for the Client, which he, based on his reasonably understood interests, would not accept;
- The Client shall not be entitled to refer to the absence of his/her signature on the Agreement as evidence that the Agreement has not been read/understood/accepted by the Client, if the Bank has an Application for Accession to the Agreement signed by the Client;
- The Client agrees to all the terms and conditions for the provision of services for the acceptance and transfer of payments from an individual in favor of the Client, provided for in the Agreement;
- all provisions of the Agreement fully correspond to the interests and will of the Client;
- The Client has complied with all the procedures necessary to conclude the Agreement, as well as to open a current account with the Bank;
- the conclusion of the Agreement and the execution of their terms will not violate and will not lead to a violation of the constituent and other documents of the Client and (or) any provision of the legislation of the Republic of Kazakhstan and (or) the legislation applicable to the Client.

Company Name	
IIN/ BIN	
Full Name	
Mobile phone	
Scope of activity	
City	
This document is signed using a dynamic one-time (one-time) code _____ (code number) sent (date ____, time __ time zone (UTC+6) to the Client's phone number/EDS (date _____, time _____).	