

### Notification of depositor

1. Hereby «Freedom Bank Kazakhstan» JSC (hereinafter – the Bank) informs you of its participation in the system of compulsory guarantee of deposits.

2. In accordance with the Law of the Republic of Kazakhstan “On Compulsory Guarantee of Deposits Placed with Second-Tier Banks of the Republic of Kazakhstan” (hereinafter – the Law), your deposit (savings deposit)<sup>1</sup> is an object of compulsory deposit guarantee.

3. Pursuant to the Law, the maximum (ceiling) amount of the guarantee is as follows:

- **20 million tenge** for savings deposits in national currency;
- **10 million tenge** for other deposits (except savings deposits) in national currency;
- **5 million tenge** for deposits in foreign currency.

If several deposits (savings deposits) of different types and currencies are placed with the Bank, the aggregate balance amount across all deposits (savings deposits) is guaranteed, but not exceeding the maximum amount of guarantee reimbursement – 20 million tenge, taking into account the limits for each type of deposit (savings deposit).

**We draw your attention** to the fact that the amount of guarantee reimbursement to be paid is calculated as of the date on which the Bank is deprived of its banking license to conduct all types of operations (hereinafter – the license), based on the balance amounts on the deposit (savings deposit), taking into account accrued remuneration, and is determined based on the results of:

1) recalculation of the balance amount on the deposit (savings deposit) in foreign currency into tenge at the market exchange rate;

2) calculation of the aggregate amount of guarantee reimbursement taking into account the balance amounts on other deposits (savings deposits) in the Bank, which differ by type and currency; 3) set-off of the amount of your debt to the Bank, if any, for example, on a loan. **Please note that the name, type, currency and other terms of your deposit (savings deposit), including the maximum (ceiling) amount of guarantee reimbursement established by the Law, are specified in the application or other document signed by you when concluding the bank account agreement and/or bank deposit agreement with the Bank, including in electronic form.**

4. In the event of deprivation of the Bank's license, Kazakhstan Deposit Insurance Fund JSC (hereinafter – KDIF) commences payment of the guarantee reimbursement on your deposit (savings deposit) **within 20 business days** from the date of deprivation of the Bank's license.

The KDIF announcement regarding the commencement date, procedure and methods of applying for the guarantee reimbursement payment, as well as the list of agent banks effecting the guarantee reimbursement payment, the period or postponement of the commencement of the guarantee reimbursement payment shall be published **within 15 business days** from the date of deprivation of the Bank's license in the Kazakh and Russian languages in periodicals distributed throughout the territory of the Republic of Kazakhstan (“Egemen Qazaqstan”, “Kazakhstanskaya Pravda”), as well as on the KDIF internet resource ([www.kdif.kz](http://www.kdif.kz)) and in other mass media.

The date of commencement of the guarantee reimbursement payment **shall not exceed 5 business days** from the date of publication of the said announcement.

5. The term for payment of the guarantee reimbursement is 1 year from the date of commencement of payment. To receive the guarantee reimbursement, you are entitled to submit an application on paper to the agent bank (agent banks) selected from the list of agent banks.

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<sup>1</sup> funds held in bank accounts certified by a bank account agreement and/or bank deposit agreement

Payment of the guarantee reimbursement shall be made no later than 5 business days from the date of submission by you of the application for payment together with supporting documents. You can familiarize yourself with the forms of applications for payment of guarantee reimbursement and the list of supporting documents on the KDIF internet resource ([www.kdif.kz](http://www.kdif.kz)).

The KDIF notification regarding the date of expiry of the guarantee reimbursement payment term shall be published 30 business days prior to the expiry of the payment term in periodicals distributed throughout the territory of the Republic of Kazakhstan (“Egemen Qazaqstan”, “Kazakhstanskaya Pravda”), as well as in other mass media and on the KDIF internet resource ([www.kdif.kz](http://www.kdif.kz)).

6. After expiry of the guarantee reimbursement payment term (1 year from the date of commencement of payment), the amount of guarantee reimbursement unclaimed by you shall be transferred by KDIF to your individual pension account for accounting of voluntary pension contributions, opened with Unified Accumulative Pension Fund JSC (hereinafter – UAPF), in the manner prescribed by the legislation of the Republic of Kazakhstan on social protection. The conditions for transferring the unclaimed amount of guarantee reimbursement to the UAPF are defined in clause 2 of Article 21-1 of the Law.

7. Pursuant to the Law, if there is a valid reason that prevented the submission of the application within the payment term, you are entitled to submit a written application to KDIF for payment of the guarantee reimbursement, attaching supporting documents (including in the event that KDIF transfers the amount unclaimed by you to the UAPF). The list of valid reasons is established by clause 4 of Article 21-1 of the Law. Such an application may be submitted until the final liquidation of the Bank or until you acquire the right to pension payments from voluntary pension contributions in accordance with the Social Code of the Republic of Kazakhstan (in the event of transfer of the unclaimed reimbursement amount to your individual pension account for accounting of voluntary pension contributions).