

## **GENERAL AGREEMENT ON PERSONAL BANKING SERVICES (General terms and conditions)**

This General Agreement on Personal Banking Services (hereinafter - the Agreement) shall regulate the procedure for providing the Clients of the Bank with a set of banking services, the procedure for conducting banking operations by the Clients within the framework of such services. This Agreement is a contract of adhesion concluded according to the provisions of Article 389 of the Civil Code of the Republic of Kazakhstan, the terms of which can be accepted by the Client not otherwise than by acceding to this Agreement as a whole on the basis of an Application for adhesion to this Agreement (Appendix 1 to this Agreement) (hereinafter - Application), signed by the handwritten signature of the Client (the authorized representative of the Client). Information about the Bank and the Client shall be specified in the Application. The Application is considered as accepted and the Agreement - concluded with the Client after the Bank puts the appropriate marks on the Application. At that, the Application and the Agreement are considered only as a single document.

Taking into account the needs (and capabilities) of the Client in the framework of this Agreement the Bank provides comprehensive banking services, which includes services:

- opening and maintaining current and savings accounts;
- granting a bank loan for consumer purposes;
- issuance of international payment cards;
- safe deposit box operations;
- transfer operations;
- purchase/sale of foreign currency;
- other operations provided for by the banking laws of the Republic of Kazakhstan (hereinafter in the Agreement referred to as the Services).

### **I. MAIN PROVISIONS**

1. This Agreement contains general terms and conditions of rendering Services to the Client, including performance of banking operations. Substantial and other terms of providing a particular Service and/ or performing a particular operation are set by the Bank and, if necessary, are determined by the Client in the applications/instructions of the Client, the relevant notes/confirmations of the Bank on such applications/instructions or, if required, additional concluded contracts/agreements. The forms of applications/instructions or relevant contracts/agreements are established by the Bank. Each application/instruction for the provision of the Service submitted by the Client, after affixing the appropriate mark/confirmation by the Bank, the agreement/additional agreement, is an integral part of this Agreement.

2. The Bank shall appoint a Personal Manager for the Client (hereinafter - the Personal Manager).

3. The Personal Manager shall advise the Client on the Services rendered by the Bank and the procedure for their provision; shall accept the Client's applications and control their timely execution.

### **Execution by the Bank of operations on bank accounts of the Client**

4. The Bank shall open bank accounts and perform all operations on them in strict compliance with the legislation of the Republic of Kazakhstan, the Rules of functioning of the international payment card system, the Comprehensive Agreement on banking services for individuals, the Public Agreement on servicing individuals and other agreements/agreements entered into between the Bank and the Client.

5. Upon the application of the Client under the terms of this Agreement, the Bank may provide Services to the family members of the Client / third individuals. The said persons shall join the Agreement as prescribed in the preamble of this Agreement, without the right to determine the persons to whom the Bank will provide Services under the terms of this Agreement. At the same time, the number of persons declared by the Client in the Application shall not exceed 4 (four) persons.

### **Tariffs**

6. The Bank shall charge a commission fee for the provision of Services according to this Agreement in accordance with the Bank's tariffs in force at the time of provision of the Service (hereinafter - the Bank's Tariffs).

7. Commission for personal banking services shall be paid by the Client on the date of conclusion/renewal of this Agreement to the current bank account specified in the Application.

8. The Bank has the right to change the Tariffs in the manner prescribed by the legislation of the Republic of Kazakhstan, unless otherwise provided for by a supplementary agreement to this Agreement or a relevant agreement concluded under this Agreement, or the legislation of the Republic of Kazakhstan.

### **Notifications**

9. The Bank notifies about changes in the terms of providing/changing/terminating the provision of Services (including credit limit), the Bank's Tariffs and other provisions of the Agreement by any of the ways established in the agreements concluded between the Bank and the Client, the Application, or by placing relevant announcements at the branches of the Bank, as well as by placing information on the corporate website of the Bank at: [www.jusanbank.kz](http://www.jusanbank.kz) (if applicable to the relevant service or change/termination).

10. In case of granting to third parties the right to manage the Client's bank accounts or perform other operations on behalf of the Client, early termination of the powers of such persons, changes in the address of residence, e-mail address, telephone number, fax number, the Client must notify the Bank in writing or by other means of communication agreed by the Parties and submit documents confirming such changes within 1 (one) working day. If the Client fails to fulfill/improperly fulfill the notification procedure, the Bank shall be relieved of responsibility for any damage to the Client.

11. The Bank shall notify the Client within \_10 (ten) working days about changes in electronic addresses/mobile phone numbers or about the change of the Personal manager/ Head of the Bank's servicing branch according to the form set out in Appendix 4 to the Agreement by sending a notice by e-mail/SMS-message/in person (at the discretion of the Bank).

## **II. PROVISIONS FOR ADOPTING DIRECTIONS**

12. The Client's instructions should be submitted in writing in accordance with the forms established by the legislation/the Bank, should be signed personally by the Client or his/her attorney, and should not contradict the terms of this Agreement, the legislation of the Republic of Kazakhstan. Instructions may be both long term (including for providing operations on a periodic/regular basis) and one-time nature.

13. Acceptance by the Bank of one-time instructions for execution shall be carried out in cases where:

- direct application of the Client to the Bank;
- transmitting instructions through an attorney or trustee;

14. The Client is entitled to use the possibility of remote application: 1) for the service of removing/changing/restoring restrictions/limits on payment cards in 24-hour mode; 2) for collection service (collection of the client's money / escorting the client with cash and valuables); 3) for the service of removing/changing/restoring restrictions/limits on non-cash transactions from savings accounts in mobile application in 24-hour mode:

- by sending an email message to the email address listed in Appendix 1 to this Agreement to the Personal Manager's business email address, with a copy to the Head of the Bank's Servicing Branch, in accordance with Appendix 6 to this Agreement;

- by making a call from the personal cell phone specified in Appendix 1 hereto (hereinafter - personal cell phone) to the cell phone of the Personal manager specified in Appendix 6 hereto (hereinafter - personal cell phone of the Personal manager)

- by sending SMS, or message via applications for cell phones that allow to exchange messages via Internet connection ("WhatsApp", "Viber", "Telegram", etc.), from the personal cell phone to the cell phone of the Personal Manager.

For further execution of the request received in accordance with this paragraph, the Client in a message / when making a call on the cell phone must tell the Personal Manager the code word specified by the Client in Appendix 1 to this Agreement.

The Client has the right to replace the code word by indicating a new code word in the application.

The text of the written message on the issues of withdrawal/change/restoration of restrictions/limits on payment cards, current and savings accounts in the round-the-clock mode shall be executed in the form according to Appendix 5 to this Agreement.

15. The Client shall be responsible for possible consequences of removal/change/restoration of restrictions/limits on payment cards, current and savings accounts on the basis of its message transmitted by the Client in accordance with clause 14 of this Agreement.

16. In the case of an application of an attorney, acceptance of an instruction and performance of a transaction shall be made on the basis of a power of attorney confirming the authority of the attorney to provide such an instruction and perform the relevant transaction, and the identity document of the attorney.

17. The Client's instructions are accepted within the operation day. The Client's instructions given after the end of the operation day shall be deemed received on the next operation day, except for the instructions received as part of the provision of services in accordance with clause 14 of this Agreement.

18. The Client's instructions to perform conversion of foreign currency at a preferential exchange rate are accepted by the Bank in accordance with Appendix 7 to this Agreement, whereby the Client undertakes to accept the purchased currency regardless of the exchange rate formed by the results of market trading on the date of conversion.

19. The instructions of the Client shall not be executed by the Bank if:

- operation is prohibited by the legislation of the Republic of Kazakhstan;
- the payment document is executed in violation of the requirements established by the legislation of the Republic of Kazakhstan;

- the payment document contains incorrect or incomplete payment details;
- if there are reasonable grounds to believe that the payment document (instruction) is unauthorized;

- the message indicating the request for the service in the framework of lifting/changing/restoring the restrictions/limits on the payment cards in the round-the-clock mode does not meet the requirements reflected in clause 14 of this Agreement

- the Client's indication does not comply with the conditions provided by the Bank;
- the Client's instruction to perform the conversion of foreign currency at a preferential exchange rate, withdrawn on the initiative of the Client, before the purchase of currency by the Bank at the request of the Client.

### **III. FORCE MAJEURE**

20. The parties to this Agreement shall be exempt from liability for full or partial failure to perform their obligations under this Agreement if such failure was caused by force majeure.

21. Force majeure circumstances include any events beyond the control of the Parties, including, but not limited to: software failures, power outages, military conflicts, natural disasters, natural calamities, fires, acts of public authorities of the Republic of Kazakhstan, including the National Bank of the Republic of Kazakhstan, which may in one form or another prevent the execution of this Agreement.

### **IV. RIGHTS OF THE PARTIES**

22. The Client has the right to use both the entire set of services and any of the Services separately. At that, the Services stipulated by this Agreement are provided after the Bank accepts the Client's application/instruction by putting a relevant mark on it or, if required - from the date of signing by the Parties of the relevant agreement/supplementary agreement.

23. The Client has the right to unilaterally withdraw from this Agreement, notifying the Bank in writing at least 30 (thirty) calendar days prior to the proposed date of unilateral withdrawal. In this case, this Agreement shall be terminated from the date specified in the notice, provided that the Parties make full mutual settlements (unless another procedure for termination of the provision of the Service is provided in the application/contract for the provision of the Service submitted to the Bank). If under this Agreement an agreement was concluded for the provision of certain types of banking services, at the termination of this Agreement, the relevant agreement shall remain in force until the Parties fully perform their obligations thereunder.

24. The Bank has the right to unilaterally withdraw from this Agreement:

- in case the Client fails to pay the commission for personal service for more than 2 (two) months, notifying the Client in writing not less than 30 (thirty) calendar days before the date of unilateral refusal (unless another procedure for termination of provision of the Service is provided for in the application for provision of the Service submitted to the Bank).

- in the cases stipulated by the legislation of the Republic of Kazakhstan, notifying the Client in writing at least 10 (ten) calendar days prior to the date of unilateral refusal.

25. The Bank shall be entitled to:

- 1) refuse to conduct operations in cases and in the manner prescribed by the legislation of the Republic of Kazakhstan in the field of combating legalization (laundering) of proceeds of crime and financing of terrorism.

- 2) refuse to perform this Agreement on the grounds and according to the procedure stipulated by the legislation on counteraction to legalization (laundering) of proceeds of crime and financing of terrorism. The Bank shall send to the Client's address specified in the details of this Agreement a notice of refusal to execute this Agreement (in full) in electronic form or by mail

26. (at the discretion of the Bank) within 3 (three) working days from the date of the decision. The Agreement shall be considered as terminated from the date specified in the notice, and it is not required to conclude any agreements between the Parties.

27. The Bank has the right to unilaterally, without prior agreement with the Client, make amendments and/or additions to the Agreement. The Bank shall inform the Client of amendments and/or additions made to the Agreement by posting information on the Bank's Internet site at: [www.jusanbank.kz](http://www.jusanbank.kz), as well as by posting information at the Bank's branches in a place accessible to the public, 10 (ten) calendar days before such changes and/or additions come into force.

### **V. SPECIAL PROVISIONS**

28. Failure of the Client to submit to the Bank a statement of non-acceptance of the terms of the Agreement with the changes and/or additions made within 10 (ten) working days from the date of informing the Client about the changes and/or additions to the Agreement means the Client's

consent to the new (amended/supplemented) wording of the Agreement and adherence to it in general, with the changes and/or additions made.

29. After changes and/or additions have been made to the Agreement, it continues to be in force in the amended/added wording.

30. The Bank shall be liable for non-fulfillment/undue fulfillment of the terms of this Agreement within the limits established by the laws of the Republic of Kazakhstan.

31. The Client shall be responsible for the legality of transactions performed by him/her in accordance with the legislation of the Republic of Kazakhstan, as well as for the accuracy of the documents submitted to the Bank.

32. The Bank shall not be responsible to the Client for non-fulfillment or improper fulfillment of obligations under this Agreement, arising as a result of unclear, incomplete or inaccurate instructions of the Client or third parties, and for other reasons beyond the Bank's control.

33. The Bank shall not be liable for damages caused to the Client by the Client's failure to fulfill or improper fulfillment of the terms of this Agreement.

34. In all cases, the Bank's liability in case of violation of the terms of this Agreement is limited to the amount of real damage caused to the Client by illegal actions/inaction of the Bank.

35. The Client confirms that by signing this Agreement, provides written consent and authorizes the Bank to provide, on the basis of this Agreement, information and data about the Client and the terms of this Agreement, as well as other information relating to the Client and / or the Agreement, including those constituting a banking secret, commercial or other secrets protected by law, without any additional consent of the Client on a confidential basis in the manner prescribed by the legislation of the Republic of Kazakhstan, to third parties with whom the Bank has concluded contracts/agreements or who are or will be hired by the Bank, shareholders of the Bank and/or affiliates of the Bank to provide third parties services (consulting, legal, auditing and other services). At that, this information and data shall be provided to such third parties to the extent necessary and sufficient for proper provision of services to the Bank, the Bank's shareholders and/or the Bank's affiliates, as well as for the Bank to carry out its activities within the laws of the Republic of Kazakhstan (submission of reports/reports/information to the National Bank of the Republic of Kazakhstan, government revenue authorities, as well as in other cases when there is a need/obligation to provide such information/).

36. All matters not regulated by this Agreement shall be governed by the norms of the legislation of the Republic of Kazakhstan, internal documents of the Bank.

37. All disputable issues arising between the Parties shall be resolved through negotiations taking into account their mutual interests.

38. All disputes related to this Agreement not settled through negotiations shall be subject to consideration at the option of the claimant/applicant in the courts of the Republic of Kazakhstan at the location of the Bank or its branch (except for cases where exclusive jurisdiction is established in accordance with the requirements of the Civil Procedure Code of the Republic of Kazakhstan) or in the Permanent Court of Arbitration of Almaty, in accordance with its Regulations, which are an integral part of this arbitration agreement, in the version in force as of the date of filing a claim/application to arbitration, except for disputes not subject to arbitration in accordance with the legislation of the Republic of Kazakhstan and, in this regard, to be considered in the courts of the Republic of Kazakhstan.

39. All Appendices to this Agreement (including applications for the Services) shall be its integral part, and shall be valid provided that they are accepted by the Bank for execution. Acceptance by the Bank of the application for execution is confirmed by signing and stamps of the responsible persons of the Bank. The application received by the Bank in accordance with clause 14 of this Agreement shall be considered as accepted by the Bank if the conditions of the aforementioned clause are fulfilled.

40. This Agreement is concluded for a period of 12 (twelve) months.

41. If none of the parties to the Agreement has declared its termination, this Agreement shall be considered automatically prolonged under the same conditions and for the same period.

42. In the event of a conflict between the terms and conditions of this Agreement and the terms and conditions of a specific contract entered into under this Agreement, the Parties shall be governed by the terms and conditions of the relevant contract.

## **VI. BANK DETAILS**

### **JSC «Jusan Bank»**

Z05K7B0, Republic of Kazakhstan, Almaty, 242 Nazarbayev Ave.

BIN 920140000084

IIC KZ48125KZT1001300336 with the National Bank of Kazakhstan

BIC TSESKZKA

KBE 14

OKPO CODE 199247930000

Sign of residence - 1,

Economy sector - 4.

**Application  
for accession to the General agreement on personal banking services**

Please complete the following application form as fully as possible. The Bank guarantees confidentiality of information provided by you in this application, taking into account the requirements of the legislation of the Republic of Kazakhstan.

Personal information:

Last name \_\_\_\_\_  
First name \_\_\_\_\_  
Patronymic (if any) \_\_\_\_\_  
Latin spelling of last name and first name \_\_\_\_\_  
Identity document: \_\_\_\_\_,  
issuing authority, date of issue \_\_\_\_\_  
IIN \_\_\_\_\_  
Code word \_\_\_\_\_

Contact Information:

Address of residence \_\_\_\_\_  
Mob. \_\_\_\_\_ Home/Work phone \_\_\_\_\_  
Fax: \_\_\_\_\_ E-mail: \_\_\_\_\_

In accordance with Article 389 of the Civil Code of the Republic of Kazakhstan, I hereby accept the terms of the General Personal Banking Agreement (hereinafter - the Agreement) in the version posted on the corporate website of the Bank at [www.jusanbank.kz](http://www.jusanbank.kz) as of the date of signing the Application for Accession and confirm that:

- 1) the Agreement has been read, is accepted by me in its entirety, without any comments or objections, and does not contain any conditions onerous to me, which, based on my reasonably understood interests, would not be accepted;
- 2) this Application for Accession, together with the Agreement, constitutes a single document;
- 3) I agree to unilaterally amend and supplement the Agreement by posting a new version of the Agreement, taking into account the amendments and/or additions made, on the Bank's corporate website at [www.jusanbank.kz](http://www.jusanbank.kz);
- 4) I have no right to refer to the absence of my signature on the Agreement as a proof that the Agreement has not been read/accepted by me, if the Bank has this Application for accession;
- 5) I agree to be serviced at the indicate the name of the Branch; the address of the Branch/additional premises
- 6) the Bank has provided comprehensive information on: tariffs, terms of banking services under the Agreement, the list of documents required for execution of Agreement, responsibilities and possible risks in case of default on obligations under the Agreement
- 7) as of the date of signing this Application has acceded to the Comprehensive Individual Banking Services Agreement and accepted its terms and conditions.

Please write off the annual commission fee of the Bank for personal banking services in accordance with the Agreement, stipulated by the Bank's Tariffs, from my current account in tenge No. \_\_\_\_\_ opened with the Bank.

Please provide individual services under the terms of the Agreement to the following individuals after they join the Agreement in the manner prescribed by the Agreement:

- |  |  |
|--|--|
| 1. Last name _____<br>First name _____<br>Patronymic _____<br>Relationship _____ | 2. Last name _____<br>First name _____<br>Patronymic _____<br>Relationship _____ |
| 3. Last name _____<br>First name _____<br>Patronymic _____<br>Relationship _____ | 4. Last name _____<br>First name _____<br>Patronymic _____<br>Relationship _____ |

I authorize the Bank any information materials (including notices, information on transactions conducted on my accounts opened with the Bank) (mark as appropriate):

- to hand over to me personally at the time I am at the Bank;
- to transmit to the electronic address (E-mail) specified in this Application;
- to transmit in the form of SMS to the subscriber number specified in this Application;
- to transmit by facsimile transmission to the telephone number specified in this Application;
- to send by courier to the address specified in this Application

I hereby confirm that I am aware and assume the risk of unauthorized receipt by third parties of information sent by the Bank through open communication channels in accordance with this clause of the Application.

I confirm the completeness and accuracy of the information provided by me in this Application.  
I have no objections and comments on the text of the Agreement, the Application.

Client (full name)

Signature of Client

\_\_\_\_\_

√ \_\_\_\_\_

Date of signing the Application

date      month      year

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*The Bank's notes on acceptance of the Application (this part is to be filled in by the Bank employee)*

Signature of authorized employee of the Bank \_\_\_\_\_  
Stamp



### Notification

\_\_\_\_\_ branch

Date: « \_\_\_\_ »

Name of unit: \_\_\_\_\_

I, \_\_\_\_\_ *full name of the client* \_\_\_\_\_ confirm that I have read and agree with the following information:

- all operations on current and savings accounts, including opening, deposit replenishment, withdrawal of deposit/part of deposit, closing and other operations, as well as other banking products and services are performed at:

\_\_\_\_\_ адрес филиала/доп. помещения

*Date and signature of client* \_\_\_\_\_

*Full name u employee position* \_\_\_\_\_ *Date and signature*

Notification of \_\_\_(date)\_\_\_!

I \_\_\_\_\_(full name)\_\_\_\_\_ hereby notify First Heartland Jusan Bank Joint Stock Company of the change of my cell phone number to \_\_\_\_\_( insert new number)\_\_\_\_ / personal email address\_\_\_\_( insert new email address).

Written by my own hand \_\_\_\_\_( signature)\_\_\_\_\_.

To: Mr.                      (Last name and initials of the Client are indicated)

Notification of            (date)           !

Dear                     , JSC «Jusan Bank» would like to inform you that the email address of the Personal Manager/Service Branch Manager            (full name PM/RFO)            has been changed to the following            @           .

Regards, "Jusan Bank" JSC

To: Mr.                      (Last name and initials of the Client are indicated)

Notification of            (date)           !

Dear                     , "Jusan Bank" JSC notifies you of the change of cell phone number to the following:                      Personal Manager/Service Branch Manager            (full name PM/RFO)           .

Regards, "Jusan Bank" JSC

To: Mr.                      (Last name and initials of the Client are indicated)

Notification of            (date)           !

Dear                     , JSC «Jusan Bank» notifies you, that since            (date) you may contact the Personal Manager:            (full name PM),            (business email address),            (business phone number),            (cell phone number),            (the number/name and address of the Bank's branch is indicated) with any questions related to banking services.

Regards, "Jusan Bank" JSC

To: Mr.                      (Last name and initials of the Client are indicated)

Notification of            (date)           !

Dear                     , JSC «Jusan Bank» notifies you, that since            (date) the Head of (branch name) is            (full name RFO),            (business email address),            (business phone number),            (cell phone number).

Regards, "Jusan Bank" JSC

*(Text of a message sent by personal e-mail/personal cell phone)*

I am \_\_\_\_\_ (full name, IIN) \_\_\_\_\_ please *(select as needed)*:

[1. for the period from \_\_\_\_\_.\_\_\_\_\_.\_\_\_\_\_ to \_\_\_\_\_.\_\_\_\_\_.\_\_\_\_\_, inclusive, to remove/change restrictions on card transactions:

- [cash withdrawal via ATMs -  
[restore default status *(return to the initial status by tariffs)*]  
[remove restriction *(limitless mode will be set)*]  
[change threshold amount (limit) to \_\_\_\_\_ *(specify amount and currency)*]<sup>1</sup>
- [cash withdrawal through branches/cash registers/branches -  
[restore the default status *(return to the initial status by tariffs)*]  
[remove restriction *(set to unlimited mode)*]  
[change threshold amount (limit) to \_\_\_\_\_ *(specify amount and currency)*]
- [purchase<sup>2</sup> -  
[restore the default status *(return to the original fare)*]  
[remove the limit *(set to unlimited mode)*]  
[change the threshold amount (limit) to \_\_\_\_\_ *(specify the amount and currency)*]]
- [Internet transactions<sup>3</sup> -  
[restore the default status *(return to the initial status by tariffs)*]  
[allow transactions up to the threshold amount (limit) *(see below)*]  
[remove the restriction *(set to unlimited mode)*]  
[change the threshold amount (limit) to \_\_\_\_\_ *(specify the amount and currency)*]].

[2. remove restrictions on card transactions made when staying outside the Republic of Kazakhstan, in the following countries/territories of the world: \_\_\_\_\_ *(specify the name of the country/territory)* from \_\_\_\_\_.\_\_\_\_\_.\_\_\_\_ year to \_\_\_\_\_.\_\_\_\_\_.\_\_\_\_ year inclusive *(specify the period of validity)*.]

[3. restore restrictions on card transactions made when staying outside the Republic of Kazakhstan in the following countries/territories of the world: \_\_\_\_\_ *(specify the name of the country/territory)*.]

[4. for the period: \_\_\_ days set/change *(select necessary)* the limit of "cash withdrawal" operation by payment card in the amount of \_\_\_\_\_ *(specify the amount and currency)*.]

[5. cancel the spending limit for "cash withdrawal" operation on the card JSC «Jusan Bank»]

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<sup>1</sup> In the text of this message, everything specified in square brackets is accepted or excluded from the text of the message, depending on the content of the required service. When deleting from the text of the message individual paragraphs/subparagraphs specified in square brackets, if necessary, change the numbering of subsequent clauses/sub-clauses of the message.

<sup>2</sup> purchase transactions in this case include card transactions of cashless payment for goods/services that involve the physical presence of the payment cardholder at the point of service

<sup>3</sup> Internet transactions (a type of purchase transactions) include e-commerce card transactions, transactions made by mail-telephone order, transactions that do not require the physical presence of the cardholder at the point of service

Payment card number (*specify the first six digits and the last four digits*):

						X	X		X	X	X	X					
--	--	--	--	--	--	---	---	--	---	---	---	---	--	--	--	--	--

(*if it is necessary to provide services on an additional card*)

[6. for the period: \_\_\_ days to set/change (*select necessary*) the limit of "cash withdrawal" operation on the additional payment card of "Jusan Bank" JSC in the amount of \_\_\_\_\_ (*specify the amount and currency*). Information of the supplementary payment card holder: full name, IIN, payment card number (*indicate the first six digits and the last four digits*)

						X	X		X	X	X	X						]
--	--	--	--	--	--	---	---	--	---	---	---	---	--	--	--	--	--	---

[7. cancel the spending limit for "cash withdrawal" operation on supplementary payment card of "Jusan Bank" JSC. Information of the supplementary payment cardholder: full name, IIN, payment card number (*indicate the first six digits and the last four digits*)

						X	X		X	X	X	X						]
--	--	--	--	--	--	---	---	--	---	---	---	---	--	--	--	--	--	---

[8. change the threshold amount (limit) to \_\_\_\_\_ (*specify the amount*) for non-cash transfers from the deposit account in the mobile application from \_\_\_\_\_.\_\_\_\_.\_\_\_\_ year to \_\_\_\_\_.\_\_\_\_.\_\_\_\_ year inclusive (*specify the validity period*).]

Memo for the client:

Dear \_\_\_\_\_,

If you have any questions about banking services, you may contact the Personal Manager:  
\_\_\_\_\_ (full name PM) \_\_\_\_\_ (business email address), \_\_\_\_\_ (business phone number), \_\_\_\_\_ (cell phone number), (specify Bank branch number/name and address).

Head of the servicing bank branch: \_\_\_\_\_ (full name) \_\_\_\_\_ (business email address to be specified)

Regards, "Jusan Bank" JSC

\_\_\_\_\_ branch Joint Stock Company "First Heartland Jusan Bank"

**APPLICATION FOR CONVERSION OF FOREIGN CURRENCY  
(at a reduced rate)**

Full name of the individual \_\_\_\_\_

IIN \_\_\_\_\_

Postal address: \_\_\_\_\_

Telephone \_\_\_\_\_

Resident  Non-Resident

I ask you to convert foreign currency under the following conditions:

1. Transaction type:

- sale of foreign currency at the exchange rate
- purchase of foreign currency at the exchange rate

2. Details of bank accounts for debiting and crediting currency:

Current debit account No. \_\_\_\_\_ in \_\_\_\_\_ branch of "First Heartland Jusan Bank" Joint Stock Company

Current deposit account No. \_\_\_\_\_ in \_\_\_\_\_ branch of "First Heartland Jusan Bank" Joint Stock Company

3. Purpose of use of the purchased currency: placement on the savings bank account of the Client No. \_\_\_\_\_, opened in accordance with \_\_\_\_\_ (*specify the name of the deposit agreement*) No. \_\_\_\_\_ of \_\_\_\_\_ Without VAT

4. Currency conversion date « \_\_\_\_ » \_\_\_\_ yy.

Write-off amount *	Currency of write-off (USD, EUR, RUR, KZT)	conversion rate	Credit amount	Crediting currency (USD, EUR, RUR, KZT)

5. To perform currency conversion, the Client provides the Bank with unconditional consent (right) to direct debit / debit from the Client's account specified in clause 2 of this Application for the amount necessary to carry out the foreign currency purchase / sale transaction without further notice to the Client.

6. This Application is the basis for currency conversion, whereby the currency conversion rate specified in this Application is executed by the Bank, and the purchased currency is acquired by the Client irrespective of the currency exchange rate formed as a result of market trading.

Date of application " \_\_\_\_ " \_\_\_\_\_ 2020 \_\_\_\_\_ signature

\_\_\_\_\_  
**Accepted by BANK:**

Operational  
unit employee \_\_\_\_\_

(Last name, First name, Patronymic) (signature, stamp (if any))

" \_\_\_\_ " \_\_\_\_\_ 20\_\_ y.

\* The amount of foreign currency conversion at the preferential rate is not less than 1,000,000.00 (one million) US dollars (equivalent in tenge)