



Approved:
by the Board of Directors of
Eurasian Bank JSC
Minutes No. 95 dated 13 November 2024

**THE STANDARD TERMS FOR
OPENING AN ACCOUNT, ISSUANCE AND MAINTENANCE OF A PAYMENT CARD FOR A
BUSINESS CLIENT OF EURASIAN BANK JSC
(The Adhesion Contract)**

Chapter 1. Principal Provisions

1.1. These Standard Terms for opening an account, issue and maintenance of a payment card for a Business Client of Eurasian Bank JSC (The Adhesion Contract) (hereafter referred to as the Standard Terms or the Adhesion Contract or the Contract), are developed within the framework of Article 389 of the Civil Code of the RK (hereafter – the RK) and are extended to legal relations of Eurasian Bank JSC (hereafter – the Bank) and Business Clients of the Bank, as defined in subparagraph 5) of paragraph 2.1. of the Adhesion Contract. The Standard Terms are determined by the Bank and published on the www.eubank.kz Bank website, are the same for all Business Clients of the Bank and can be accepted by the Business Client only by acceding to the Contract as a whole, in full, with which the Business Client by signing and submitting to the Bank an Application for opening an account, issuance and maintenance of a Corporate Card for the Business Client (hereinafter referred to as the Application, or the Application-Offer, or Appendix No. 1 to the Contract) and an Application-Offer for issuance and maintenance of a Business Card for the Business Client (hereinafter referred to as the Application, or the Application-Offer, or Appendix No. 2 to the Contract), by the form established by the Bank, unconventionally agrees. The date on which the Business Client signs the Application and the Bank accepts it shall be the Date on which the Contract is concluded.

1.2. The Contract, as well as the appendices, Statements, forms/templates of contracts, agreements and other documents shall constitute a single legal document and be integral parts of each other. The Bank and the Client unconventionally agree that provision by the Bank of services and banking products under the Contract shall be performed on a voluntary basis in accordance with the legislation of the RK, the internal normative documents of the Bank and the Bank Tariffs, in compliance with the Contract and when the Parties sign documents in hard copy and (or) electronic media by the forms established by the Bank.

1.3. The Client's adhesion to the Contract is expressed by signing an Application by the form established by the Bank, and its acceptance by the Bank, after which, this Contract shall be unconventionally considered concluded between the Bank and the Client.

1.4. If the Bank accepts the Application, all documents signed by the Bank and the Business Client/Representative (hereinafter collectively referred to as the Parties, each separately as the Party or the Bank and the Business Client, respectively), are considered to be executed within the framework of Article 152 of the Civil Code of the RK, that is, signed personally in writing or by means of the electronic digital signature (hereinafter referred to as the EDS) or by dynamic Identification (OTP). After the conclusion of this Contract, the Parties shall acquire the rights, assume all relevant obligations, and shall be responsible for non-fulfillment of these obligations, in accordance with the Contract and other documents signed by the Parties, as well as in accordance with the requirements of the legislation of the RK.

1.5. The Business Client who acceded to the Contract acknowledges and agrees that the Bank is actively working to prevent the Bank and its Business Clients from participating in criminal activities and money laundering mechanisms, including, without limitation, money laundering, financing thr terrorism, fraud, corruption, etc. The Bank operations standards are aimed at preserving and protecting the Bank image, as well as preventing the undermining of the trust of the Business Clients and the integrity of the Bank. In this regard, the Bank, at its discretion, shall set specific requirements for the Bank Business Clients and deals/Transactions/payments/transfers set out in the Contract and changed from time to time, taking into account the requirements of the legislation of the RK. If these deals/Transactions/payments/transfers do not meet the requirements of the Bank INDs and/or the legislation of the RK, the Bank shall be entitled to reject the provision of its services/products. By acceding to the Contract, the Business Client unconventionally confirms the Bank's right to reject the provision of its services/products to the Business Client, without making claims to the Bank in connection with such refusal.

Chapter 2. Terms and Definitions

2.1. The Contract uses the basic terms stipulated by the legislation of the RK, the electronic directory of the Bank, as well as the following concepts and abbreviations:

- 1) **ABS** is the automated banking system;
- 2) **Authorization** is the Bank's permission to make a payment using the Card;
- 3) **Card activation** is a procedure for the Bank to cancel a technical restriction on the Cardholder's conducting of the Card Transaction due to the Bank's rejection of the Authorization, regardless of the available Limit or other terms, by any method chosen by the Bank;
- 4) **ATM** is an electronic and mechanical device for conducting Card transactions;
- 5) **Business Client (hereinafter referred to as the Client)** is a legal entity, its branch or representative office, an individual entrepreneur, a peasant (farmer) farm, a private notary, a private bailiff, an advocate, a professional mediator, a foreign diplomatic and consular mission that receives the Bank services and holds a current account in accordance with the Standard Terms for Opening, Maintenance and Closing of Current Bank Accounts with Eurasian Bank JSC (The Adhesion Contract) (for legal entities (branches and representative offices), individual entrepreneurs, private notaries, private bailiffs, advocates, professional mediators, peasant and farm enterprises, foreign diplomatic and consular missions) (hereinafter referred to as the Adhesion Contract for current accounts)/the Main Account in accordance with this Contract;
- 6) **Card blocking** is a complete or partial ban on making payments and (or) money transfers using a payment card;
- 7) **INDs** are the internal normative documents of the Bank;
- 8) **Statement** is a monthly and (or) additional statement on the Card/Main Account/Business Card Account generated by the Bank and, among other things, reflecting the Card Transactions conducted during the expired period, provided in accordance with the Contract and the Bank Tariffs;
- 9) **Cardholder** is an individual using the Card in accordance with the Contract (individual entrepreneur, private notary, private bailiff, advocate, professional mediator, Representative);
- 10) **Application** is an application-offer for opening an account, issuance and maintenance of the Corporate Card for the Business Client (Appendix No. 1 to the Contract)/application-offer for issuance of the Corporate Card to additional Holders (Appendix No. 1.1. to the Contract)/application-offer for issuance and maintenance of the Business Card for the Business Client (Appendix No. 2 to the Contract);
- 11) **Code word** is a secret word assigned by the Cardholder when filling out the Application, and is required to identify the Cardholder at verbal contact with the Bank;
- 12) **Communication Channel** is a system of interaction between the Client and the Bank using technical means for transmitting data (information): e-mail, postal communication, Smart Business, USSD/SMS message, messenger, telephone, fax, ATM, message on the Client's page on a social network, message on the website, the Bank official page on the social network, used in the manner and on the terms determined by the Bank, and other Internet resources, with identification based on the Client information;
- 13) **Card** is a payment card that is a means of electronic payment that contains information that allows its Holder to make payments and/or money transfers through electronic terminals or other Communication Channels, or receive cash, or conduct currency exchange and other transactions determined by the issuer of the payment card and on its terms. The Bank provides the following types of Cards for Clients:
 - Corporate card** is a corporate payment card issued to a Representative of a legal entity (its branches or representative offices), a foreign diplomatic and consular mission, and the owner of the Main Account on the basis of the Contract;
 - Business Card** is divided into two subtypes:
 - a corporate payment card issued to the Representative of a legal entity (its branches or representative offices), a foreign diplomatic and consular mission – the holder of the Business Card Account based on the Contract;
 - a payment card issued to an individual entrepreneur, a peasant and farm enterprise, a private notary, a private bailiff, an advocate, and a professional mediator (including their Representative) who holds the Business Card Account based on the Contract;
- 14) **Card Transaction** is a transaction conducted using the Card or its details (debit and/or credit to the Account), related to the issuance and maintenance of the payment card, making payments and/or money transfers using the payment card or its details, including through the bank account accessed via the payment card, including the use of an alternative identifier, transactions involving cash withdrawals and deposits, currency exchange, technical support for payment card transactions, including the collection, processing,

and storage of data, authentication of the payment participants, and the distribution of information to the settlement participants regarding transactions and/or other operations, under the terms determined by the Bank and established by the legislation of the RK;

15) **Limit** is the maximum amount/number of transactions that the Cardholder is allowed to conduct over a certain period of time;

16) **Visa International and MasterCard Worldwide International Payment Systems (hereinafter referred to as the IPS)** are the system of non-cash payments for goods and services using Cards of international origin. The IPS establishes the rules of operations and performs clearing settlements on the Card transactions between the IPS members with appropriate currency conversion;

17) **Main account for the Corporate Card (hereinafter referred to as the Main Account)** is a current account opened by the Bank to the Client (a legal entity, its branch or representative office, a foreign diplomatic and consular mission) on the basis of the Application (Appendix No. 1 to the Contract) and upon providing the Bank with documents and information defined by the legislation of the RK, the Bank INDs and intended for the purposes of storing money and conducting settlement transactions at the request of the Client.

18) **PIN code** is a personal identification number (secret code) assigned by the Cardholder and designed to identify the Cardholder;

19) **Payment system (PS)** is a set of software and hardware, documentation, and organizational and technical measures that ensure that transactions are conducted in accordance with the rules/instructions of the PS. Under the Contract, the PS are: MasterCard Worldwide International Payment System; Visa International International Payment System.

20) **Trade and service company (hereinafter referred to as the TSE)** is a legal entity or individual entrepreneur that accepts the Card to pay for the goods and services it sells;

21) **Representative** is an authorized person of the Client who is authorized and performs actions on behalf of and in the interests of the Client in order to manage the Business Card Account/Main Account based on the legislation of the RK, a power of attorney, constituent documents, an order or other document that meets the requirements of the legislation of the RK.

22) **Slip** is a document confirming the Card transaction conducted using an ATM or POS terminal;

23) **The Cardholder Support Service** is a structural subdivision of the Bank that receives and processes the Client calls, informs about the Bank products and services, Activates, blocks Cards, and performs other functions determined by the Bank for the current Client/Cardholder servicing;

24) **Subaccount** is an account using a Corporate Card opened by the Bank to each Cardholder to conduct Card Transactions, which are settled using the Client's money placed on the Basic Account;

25) **Business card account** is a current account opened by a Bank Branch to the Client, subject to the requirements established by the legislation of the RK and in accordance with the Standard Terms for Opening, Maintenance and Closing of Current Bank Accounts with Eurasian Bank JSC (The Adhesion Contract) (for legal entities (branches and representative offices), individual entrepreneurs, private notaries, private bailiffs, advocates, professional mediators, peasant and farm enterprises, foreign diplomatic and consular missions), designed to store the Client's money and conduct settlement transactions on the Business Card;

26) **Technical overdraft** is the amount of money spent in excess of the remaining money by the Cardholder in the Main Account, Subaccount and (or) Business Card Account, and the expense of which may arise, among other things, due to the payment of exchange differences during the conversion transaction, as well as at paying for services/goods outside the RK;

27) **Tariffs** are the Bank Tariffs that determine the amount of remuneration and commission charged by the Bank for banking services and transactions provided, as well as information on the effective date of changes to the above parameters if made unilaterally by the Bank, communicated to the Client/Cardholder by posting in publicly accessible locations in all the Bank Branches/Outlets and on the www.eubank.kz Bank official website;

28) **Unified Statement** (Appendix No. 3 to the Contract) is a statement on post-sales servicing of the Clients, Cardholders;

29) **3D Secure code** is a secret password used to identify the Cardholder at conducting Transactions on the Internet, which is used as an increased level of security. The 3-D Secure technology allows identification of the Cardholder at making online payments using an additional password that is known only to the Cardholder;

30) **CVV2/CVC2** is a three-digit authentication code for the International Payment System Card;

31) **IVR (Interactive Voice Response)** is a system of prerecorded voice messages that performs the function of routing calls inside the Bank using information entered by the Cardholder on the phone keyboard using a dial tone.

32) **FATCA (Foreign Account Tax Compliance Act)** is the US law on the tax control of foreign accounts;

33) **CRS** is a single standard for the automatic exchange of information on financial accounts of taxpayers included in the list of countries located in financial institutions around the world (hereinafter the OECD - Organization for Economic Cooperation and Development);

34) **OTP (One Time Password)** is a unique identifier that is a combination of letters, numbers, or symbols, or another identifier.

Other specific terms and designations used in the text of the Contract are used in accordance with the meaning fixed in the legislation of the RK and the rules of the IPS.

Chapter 3. General Provisions

3.1. The Contract defines the terms for opening, maintenance and closing of the Main Account, the rules of use and terms for issuance and maintenance of the Corporate Cards and Business Cards by the Bank, and the procedure for issuing the Corporate Cards and Business Cards to the Cardholder.

3.2. The Card is the Bank's property and is issued as a means of accessing the Client's money held in the Main Account and/or in the Business Card Account. The currency of management and the details of the Main Account and/or the Business Card Account are reflected in the Application. The Card must be returned by the Client to the Bank upon the first request of the Bank. The transfer of the Corporate Card by its Holder to another Holder or to a third party is not allowed.

3.3. The Card presented by an unauthorized person is subject to withdrawal by the Bank in accordance with the procedure established by the Contract.

3.4. The Bank shall open the Main Account for the Client and issue the Corporate Card based on an Application (Appendix No. 1 to the Contract), shall issue the Business Card based on the Application (Appendix No. 2 to the Contract) after the Client presents all the required documents determined by the Bank by the form and content that meet the requirements established by the legislation of the RK. Before issuing the Card, the Bank introduces the Client/Representative with the terms and conditions for its use.

3.5. Card transactions on the territory of the RK are conducted only in tenge.

3.6. The Card is used to conduct Card Transactions within the limits of the Client's money available on the Card, to pay for goods/services and receive cash at ATMs and cash dispensers connected to the IPS, both within the RK and abroad, as well as to deposit funds to the Main Account on the Corporate Card and (or) to Business card account for the Business card.

3.7. The currency of the Bank settlements with the IPS is US dollars, when making transactions in the eurozone – Euros. The amount of the Card Transaction made through the IPS in another currency is converted into US dollars or Euros at the exchange rate set by the IPS on the day of settlement with the Bank.

3.8. At making the Card Transaction through the IPS, the amount in tenge equivalent to the amount of the Card Transaction in US dollars or Euros is debited from the Main Account and (or) the Business Card Account at the non-cash currency sale rate set by the Bank on the day of debiting (withdrawing) money from the Main Account on the Corporate Card, Business Card Account.

3.9. The Bank shall not be responsible for the collection of any additional remuneration by the cash withdrawal points (not related to the Bank Tariffs).

3.10. The validity period of the Card is set equal to the last day of the month and year indicated on it, inclusive.

3.11. By adhering the Contract, the Representative provides the Bank with unconventional and irrevocable consent for the Bank to directly debit any amounts owed to the Bank from the Main Account and/or Business Card Account opened with the Bank:

- fee due to the Bank in accordance with the Bank Tariffs posted on the www.eubank.kz website, for banking services on the Main Account on the Corporate Card and the Account for the Business Card on the Business Card. In case of deduction of remuneration from accounts in foreign currency, the conversion is conducted at the rate set by the Bank for transactions with accounts on the day of the conversion;

- money mistakenly accepted (credited) to the Main Account and/or the Business Card Account, or not debited from the Main Account and/or the Business Card Account during a successful Card Transaction;

- in case of other types of Client's debt to the Bank.

3.12. The Bank shall be entitled to unilaterally make changes and additions to the fees/the Bank Tariffs for services provided by the Bank under this Contract in accordance with the procedure and restrictions established by the requirements of the legislation of the RK. The Bank shall notify the Client/ Representative of amendments/additions by posting a corresponding notification on the www.eubank.kz Bank website indicating the date of their entry into force:

- not later than fifteen (15) calendar days before the effective date for changes not related to an increase in fees and tariffs for payments and transfers;

- not later than thirty (30) calendar days before the effective date, in case of an increase in the amount of fees and tariffs for payments and transfers, unless otherwise provided by the legislation of the RK at the time of the above changes. If the Client disagrees with any changes or additions to the fees/Bank Tariffs, the Client shall be entitled to terminate the Contract by submitting a written request to the Bank to close the Main Account or Business Card Account. If the Bank does not receive from the Client the applications for closing the Main Account/Business Card Account before the expiration date,

stipulated by this paragraph of the Contract, the amended/supplemented fees/the Bank Tariffs for services provided by the Bank under this Contract shall be deemed accepted by the Client and shall enter into force on the day specified in the Bank notification.

3.13. The Client/Representative shall be liable for any losses or damages incurred by the Bank, whether caused by the Client/Representative themselves or by third parties who have obtained or have access to the Client's Main Account and (or) Business Card Account due to the fault or negligence of the Client/Representative, including the loss or disclosure to third parties of information containing banking and other legally protected secrets.

3.14. The Bank shall not be responsible for unauthorized access to the Client's Main Account and/or Business Card Account in the event that the Cardholder loses or transfers information containing banking secrecy to third parties.

3.15. The Bank shall be entitled to make changes to the list of documents required for the provision of the Bank services/products, without the Client's/Representative's additional consent, if required by the legislation of the RK and (or) the Bank INDs. By acceding to this Contract, the Client/Representative expresses their consent to provide the documents required by the Bank, the list and terms of which are established by the Bank.

3.16. The Bank shall be entitled to terminate business relations with the Client by unilaterally canceling the Contract in the following cases, including, but not limited to:

– the emergence of suspicions in the process of studying transactions that the business relationship is used by the Client for the purpose of legalizing (laundering) of illegally obtained incomes or financing the terrorism;

– if the Client and/or his/her/its Representative, and/or its beneficial owner, as well as any persons related to them, appear on sanctions lists/registers of the United States of America (hereinafter - the US”), the European Union, Switzerland, the United Kingdom, Canada, and other countries;

– if the Client/Representative is found to be conducting transactions that exhibit relevant characteristics/are subject to international sanctions;

– other grounds provided for by the legislation of the RK and the Bank INDs.

3.17. The Client provides the Bank with his/her/its unconventional consent to disclose information about him/her/persons who directly or indirectly own more than 25% of the Client's authorized capital or outstanding (minus preferred and repurchased by the company) shares to the US Internal Revenue Service and the State Revenue Authority of the RK, including in the event of a change in circumstances resulting in that one or more signs may appear that give reason to believe that the Client is a US person/resident, and persons who directly or indirectly own more than 25% of the shares in the authorized capital or the outstanding (minus preferred and repurchased by the company) shares of the Client are US residents/nationals.

3.18. In accordance with the legislation of the RK governing the protection of personal data, the Bank shall be authorized to collect, process, store, use, transfer (disclose, provide, grant access to), and destroy (“Processing”) any information, including: surnames, names, patronymics, dates and places of birth, addresses, marital status, education, profession, and any other information (“Personal Data”) relating directly or indirectly to individuals - the Cardholder, Representatives, founders, and beneficial owners of the Client, counterparties, and other persons related to the Client and their employees (hereinafter referred

to as the Client's subjects), which becomes available to the Bank at any time during the term of the Contract for the purpose of provision by the Bank to the Client of the services stipulated in the Contract.

3.19. The Parties undertake to ensure compliance with the requirements of the legislation of the RK governing the protection of Personal Data at Processing Personal Data of the Client's subjects. The Parties undertake to take all possible legal, technical and organizational measures aimed at protecting the Personal Data of the Client's subjects from unlawful or accidental actions with respect to such Personal Data, including access to them, their destruction, modification, blocking, copying, provision and dissemination.

3.20. The Processing of Personal Data of the Client's subjects will be conducted by the Bank solely for the purposes of providing services to the Client stipulated in the Contract.

3.21. By acceding to this Contract, the Client agrees to the transfer by the Bank of personal data of its subjects recorded on electronic, paper and (or) other material media, including information related to banking secrecy, to third parties in order to prevent fraudulent transactions.

3.22. At transferring Personal Data, the Client/Representative warrants that he/she/it obtained the required, duly executed consents from the their subjects for the Bank to collect and process their personal data, and for the transfer of personal data to a third party, including the Bank, for the cross-border transfer of personal data, regardless of whether the relevant foreign state ensures the protection of the transferred personal data, provided that such transfer is not prohibited or restricted by the legislation of the RK, transferred and to be transferred in the future to the Bank under the Contract, as well as in other cases where, in accordance with the legislation of the RK and/or the Bank's internal documents, there is a need to collect and process such personal data. If required, as determined by the Bank, the Client guarantees to provide the Bank with copies of the written consents of the above-mentioned Client's subjects upon request.

3.22-1. The Bank shall be entitled to:

- independently determine and modify the list of personal data of the Client's subjects required and sufficient to achieve the purposes of collecting and processing personal data of the Client's subjects;
- store personal data of the Client's subjects on any media for the periods established by the legislation of the RK and internal documents of the Bank, after termination of legal relations with the Bank;
- verify the accuracy of the data provided, as well as receive additional information on any of the data specified in the documents.

3.23. The Bank shall issue the manufactured Card to the Cardholder upon personal contact with the Bank and if there are documents confirming the Cardholder's authority. Upon receipt of the Card, the Cardholder must sign in a specially designated field on the back of the Card.

3.24. The Bank shall issue and give the Card within ten (10) business days from the date of submission by the Client/Representative of the relevant Application.

3.25. The Client/Representative shall be considered to be duly informed by the Bank about the services provided by the Bank and the Bank Tariffs for these services, as well as about changes in the Bank Tariffs (with the exception of restrictions established by the legislation of the RK), if the Bank issues a corresponding notification in accordance with the procedure established by clause 3.12. of the Adhesion Contract. The Client accepts and unconventionally agrees that the Bank's obligation is limited only to timely informing in these ways, and the Client shall be obliged to read all the required information at www.eubank.kz and keep in touch with the Bank.

3.26. By acceding to the Contract, the Client confirms that he/she/it is the owner of the funds placed on the Main Account and (or) the Business Card Account and the money flowing into it, and that the sources of money flowing into the Main Account and (or) the Business Card Account are legitimate.

3.27. The Bank provides Card service through the uninterrupted operation of systems and ATMs over which it has direct control, and undertakes to take all possible measures to restore service in the event of its suspension for reasons beyond the Bank's control.

3.28. The request is considered to originate from the Client/Representative who bears the risk and responsibility for possible inconsistency of the requirement with his/her/its will, as well as the consequences of blocking the Card by the Bank. The Bank shall not be responsible for the consequences of blocking the Card made on the basis of a request on behalf of the Client/Representative which was sent by courier to the Bank Outlet or via e-mail in a scanned copy followed by the provision of the original Unified Application to the Bank Outlet.

3.29. After the Card is blocked, based on a written Unified Statement from the Client/Representative, the Bank shall issue a new Card with a new number and PIN code.

3.30. The Bank shall reserve the right to make claims against the Client/Representative in case of non-compliance with the requirements for storing and using the Card, as well as in case of non-compliance

with the secrecy of the PIN code (including after blocking the Card), as well as in case of intentional illegal actions of the Cardholder.

3.31. If the Card that was previously declared lost is found, the Client/Representative must immediately inform the Bank about this and return the Card to the Bank. In the event that the Card is not returned as stipulated in this clause of the Contract, the Client/Representative shall assume all risks arising from such failure to return the Card to the Bank and shall agree to reimburse the Bank for any additional expenses or losses the Bank may incur in connection with the Card's confiscation.

The losses caused to the Bank due to the Cardholder's fault shall be paid by the Client. The Bank shall be entitled to debit the Main Account and/or the Business Card Account for all amounts of obligations and losses incurred as a result of issuing and using the Card or as a result of non-compliance by the Representative with the Contract and/or other regulations of the Bank and/or the legislation of the RK and/or the rules of the Tax Code.

3.32. If the Bank has reason to believe that there is a risk of unauthorized fraudulent Card Transactions on the Client's Main Account and/or Business Card Account, the Bank shall be entitled to suspend operations on the Main Account and/or Business Card Account without prior notice.

3.33. The Client independently performs all settlements with the state revenue authorities of the RK and assumes the potential risk associated with compliance with the requirements established by the state authorities regarding taxes and other mandatory payments that will apply to the money held in the Main Account and/or in the Business Card Account, including the chargeback paid by the Bank.

3.34. The use of the Card, the rights, duties and responsibilities of the Client and the Bank are regulated by the legislation of the RK, the rules of the IPS and this Contract.

3.35. The Client shall be responsible for the actions of the Cardholder and reimburse all losses of the Bank (if any) in full. All Card Transactions conducted by the Cardholder shall be considered to have been conducted by the Client.

3.36. The Card can be used for Card Transactions conducted on it only by the person in whose name it was issued. The transfer of the Card by the Cardholder to third parties is not allowed.

3.37. The Client, in accordance with the established Bank Tariffs, posted on www.eubank.kz, shall pay the Bank a fee for:

- Card issuance and maintenance;
- transfer transactions on the Card;
- provision of additional statements on the Main Account and/or Business Card Account;
- reissue of the Card or issue of a new Card to replace a lost one;
- cash withdrawal on the Card and service in trade and service enterprises;
- Card blocking;
- other additional services of the Bank.

3.38. The Bank shall consider the Client's/Representative's requests in case of disputes on the Card, within not more than thirty (30) calendar days from the date of receipt of the Client's Application for transactions conducted within the RK, as well as not more than sixty (60) calendar days from the date of receipt of the Application in case of using the Card outside the RK, with the Client's attachment of supporting documents, if any (slips, cheques, etc.). Otherwise, the completed Card Transaction shall be considered confirmed, and the claims may be rejected by the Bank.

3.39. If the Client's claim is justified, the Bank, based on the investigation, may cancel the relevant Card Transaction and refund the amount of the Card Transaction, if such a refund is possible. In the case of a disputed claim, the money must be restored to the Main Account and/or the Business Card Account upon completion of the full settlement of the disputed transaction with other banks and the international IPS Arbitration in accordance with the IPS rules.

3.40. The Client shall be responsible for paying a fee for reviewing a disputed transaction in the IPS Arbitration, in case of an uncontested claim on the part of the Client. The cost of consideration by the Arbitration Commission is paid by the Client in accordance with the established IPS Tariffs.

3.41. The IPS deducts this fee from the Bank on the basis of invoices from the losing party, and the fee amount deducted from the Client covers the Bank expenses. In case of winning the Arbitration process, the fee amount shall be refunded to the Client's Main Account (or) Business Card Account, as well as the disputed transaction amount.

3.42. If the powers of the Representative are terminated, the Client shall be obliged to notify the Bank the day before the termination of such powers, in writing by courier in any form and return the Card to the Bank. If it is impossible to return the Card to the Bank, the Client shall notify the Bank about this by e-mail

specifying the reason, and also provide the Unified Statement for blocking the Card (Appendix No. 3) to the Contract.

3.43. In case of a change in the Cardholder's data, the Client shall notify the Bank of such changes not later than one (1) calendar day prior to the Card transactions.

3.44. The Client may close the Main Account, as well as transfer money to another Bank account, only after completing all settlements with the Bank and notifying the Bank in writing of the decision at least one (1) calendar day before the expected closing date of the Main Account. The Main Account shall be closed by the Bank on the basis of the Application submitted by the Client by the form established by the Bank (Appendix No. 3 to the Contract), not later than the next calendar day from the date of submitting the Application for closing the Card. The Business Card Account shall be closed in accordance with the Adhesion Contract on the Current Accounts.

Chapter 4. Corporate Card Banking Servicing Terms

4.1. Based on the Client's Application, the Bank shall open a Main Account and issue a Corporate Card/issue a Corporate Card to additional Holders in accordance with Appendix No. 1 and Appendix No. 1.1 to the Contract.

4.2. The Corporate Card shall be issued if the Client's current account is opened with the Bank. If there is no current account opened with the Bank, the Client should open a current account based on the Standard Terms for Opening, Maintenance and Closing of Current Accounts with Eurasian Bank JSC (The Adhesion Contract) (for legal entities (branches and representative offices), individual entrepreneurs, private notaries, private bailiffs, advocates, professional mediators, peasant and farm enterprises, foreign diplomatic and consular missions).

4.3. At issuing the Corporate Card to the Client, the Bank shall open the Main Account and the Subaccount separately for each Cardholder and link it to the Client's Main Account.

4.4. The Bank shall open the Subaccounts to ensure settlements using the Corporate Card and for settlements by the Cardholder.

4.5. Obtaining the Corporate Card is possible by contacting the Cardholder's Bank.

4.6. Based on the Application (Appendices No. 1, No. 1.1. to the Contract), the Bank shall open and issue to the Cardholder a personalized Corporate Card with the indication of the Cardholder's surname and name and the naming of the Client.

4.7. All the Corporate Card fees are automatically deducted from the Main Account without the Client's acceptance in accordance with the Contract and the Bank Tariffs in effect on the date of the transaction. By signing the Application, the Client subscribes to these Standard Terms and grants the Bank the right to charge the Corporate Card fee from the Main Account, as well as compensation for losses caused to the Bank by the Cardholders and other debts owed by the Client to the Bank. This order shall be the Client's obligation and cannot be revoked unilaterally. The specified amounts shall be collected by direct debit of the Client's Main Account by the Bank. If there is no money in the Main Account, the amounts of Tariff arrears shall be collected by the Bank from other bank accounts of the Client, by direct debit and/or based on payment demands. By acceding to the Standard Terms, the Client provides the Bank with direct, unconventional and irrevocable consent to withhold the specified amounts, including those expressed in relevant contracts/agreements and other related documents.

4.8. The Client's money deposited in the Main Account or Subaccount is used to cover Card Transactions and pay the Bank fee, as well as to withdraw (debit) money at the direction of third parties in accordance with the requirements of the legislation of the RK.

4.9. As required, the Client/Representative shall apply to the Bank to close (cancel) the existing Corporate Card and/or issue a new one.

4.10. The Corporate Card shall be transferred to the Cardholder in a locked form. Unblocking shall be performed automatically after the first successful transaction with the input of the PIN code at any ATM or POS terminal.

4.11. The PIN code shall be set/changed by the Cardholder independently through the voice menu system (IVR).

4.12. As part of the Contract, the Bank may issue one or more Corporate Cards linked to one Main Account on the basis of the Client's Application. The details of the Main Account shall be reflected in the Application (Appendix No. 1 to the Contract).

4.13. The Card shall be reissued at the initiative of the Client/Representative, based on the Unified Statement (Appendix No. 3 to the Contract), in case of the Card expiration/loss/theft/damage, as well as the Card use in countries with an increased risk of compromise and for other reasons.

4.14. The Card is reissued after payment of the fee at the Bank Tariffs, as well as if there are no outstanding obligations, Technical Overdraft on the Main Account.

4.15. The Client may set/change the Limits on Card Transactions for the Cardholder based on the written Unified Statement (Appendix No. 3 to the Contract).

4.16. The Card shall be blocked/unblocked by the Cardholder Support Service employee (by contacting the Call Center), while the Cardholder must provide the identification data of the IIN, full name and the Code word for the Card.

4.17. The Bank shall inform the Client/Representative about the movements on the Card by providing information via SMS messages to the mobile phone number specified in the Application.

4.18. The Bank conducts Card Transactions on the Main Account stipulated by the legislation of the RK and the terms of the Contract for this type (kind) of account.

4.19. Limitation of the rights of the Representative to dispose of money held in the Main Account is allowed in cases stipulated by the legislation of the RK and the Contract.

4.20. Replenishment of the Main Account is made by cashless payment from any current bank account of the Client, in accordance with the legislation of the RK. Replenishment of the Subaccount to ensure settlements using the Corporate Card is made by non-cash payment from the Client's Main Account, the money is credited to the Subaccount of the Corporate Cardholder, in accordance with the transfer list submitted by the Client to the Bank. Replenishment of the Subaccount is available to the Cardholder in cash through the ATM of the Bank using the Corporate Card.

4.21. The Bank shall be entitled to set maximum Limits on Card Transactions and/or the number of Card Transactions/Authorizations within a certain period of time determined by the Bank.

4.22. At the request of the Client, other Limits for spending money on the Subaccount can be set for the Corporate Cards (daily Limits on the amount of payment transactions and (or) on the amount of money available to the Cardholder). At the request of the Client, the Limits on spending money to the Cardholder can be changed or provided for the purpose of disposing of the entire amount of money in the Main Account. The Client changes the Limit of Card Transactions by filling out the Unified Application (by the form in Appendix No. 3 to the Contract).

4.23. At the Client's written request, submitted to the Bank by courier and/or via electronic Communication Channels, the Bank shall be entitled to transfer money from the Subaccount of one Corporate Cardholder to the Subaccount of another Corporate Cardholder. If there are sufficient funds in the Cardholder's Subaccount from which the money must be transferred, the Bank shall fulfil this instruction within one business day.

4.24. Transfers to the Main Account are made by wire transfer, similar to transfers to the current account.

4.25. Monthly and additional statements on the Main Account are provided to the responsible employee of the Client in compliance with the requirements of the RK Law On Banks and Banking Activities in the RK.

4.26. The monthly Main Account Statement is generated by the Bank in the first days of a calendar month and reflects the transactions conducted on it during the past month.

4.27. Additional Statement on the Main Account is provided on a paid basis, at the Bank Tariffs, within three (3) business days from the date of the Client's Representative's Application to the Bank and covers a maximum period of the last two (2) calendar months.

4.28. The Bank suspends Card Transactions using the Corporate Card in the presence of the card file, arrests from executive bodies, state revenue bodies and other demands of the Authorities.

4.29. In case of closure of all issued Corporate Cards and the Main Account in the ABS, the terms of this Contract are terminated.

Chapter 5. Business Card Banking Servicing Terms

5.1. The Bank issues the Business Card to the Client based on the authority granted to the Representative to issue the Business Card and the Application (Appendix No. 2 to the Contract).

5.2. Business Card is issued if the Client's current account is opened with the Bank. If there is no current account opened with the Bank, the Client should open a current account based on the Standard

Terms for Opening, Maintenance and Closing of Current Accounts with Eurasian Bank JSC (The Adhesion Contract) (for legal entities (branches and representative offices), individual entrepreneurs, private notaries, private bailiffs, advocates, professional mediators, peasant and farm enterprises, foreign diplomatic and consular missions).

5.3. Based on the Client's Application (Appendix No. 2 to the Contract), the Bank opens and issues to the Cardholder a personalized business card with the indication of the Cardholder's surname and name and the Client's naming.

5.4. Business Card is issued when the Cardholder contacts the Bank.

5.5. The PIN code shall be set/changed by the Cardholder independently through the voice menu system (IVR).

5.6. In order for the Cardholder to start spending transactions using the Business Card, the Cardholder must activate the Card. The Card is activated upon receipt of the Card by sharing the one-time SMS code to the Bank employee sent to the Cardholder's mobile phone number specified in the Application, for entering it into the ABS.

5.7. Business card is added by wire transfer, similar to adding the current account. Business card adding is also available to the Cardholder in cash through the Bank ATM using the Business Card.

5.8. Transfers on the Business Card are made by wire transfer, similar to transfers on the Business Card Account.

5.9. All fees are automatically deducted from the Business Card Account at the Bank Tariffs by direct debit of the Account.

5.10. The Bank shall notify of the expiration of the Card during the Client's/Cardholder's visit to the Bank Outlets, or via one of the Communication Channels of the Bank's choices, at least ten (10) calendar days prior to the expiry of the Card.

5.11. The Business Card is blocked/unblocked by the Cardholder Support Service employee (by contacting the Call Center), while the Representative must provide the identification data of the IIN, Full Name and the Code word for the Card.

5.12. Business Card is reissued based on the Unified Application (Appendix No. 3 to the Contract) submitted by the Client/Representative in the event of the Card's expiry, loss, theft, damage, or if the PIN code has been compromised or lost; the Cardholder has changed their surname and/or name, as well as for use of the Card in countries with an increased risk of compromise and for other reasons.

5.13. The Business Card is reissued after payment of the commission fee at the Bank Tariffs, as well as if there are no outstanding obligations, Technical Overdraft on the Business Card Account.

5.14. The Client may set/change the Limits for conducting the Card Transaction based on the Unified Application (Appendix No. 3 to the Contract) submitted by courier to the Bank Outlet or sent via the remote banking system for legal entities.

5.15. In order to monitor the Client's compliance with the currency legislation of the RK, the Bank shall be entitled to require the Client to provide the required documents confirming the intended use of the money received from the Card in accordance with the terms of the Contract.

5.16. Card transactions on the territory of the RK are conducted only in the national currency of the RK. The Client provides the amount of money in their Business Card Account required for the execution of the payment document generated during the Card Transaction using the Business Card.

5.17. The Bank shall be entitled to block the amount of Authorization under the Card Transaction on the Business Card Account until it receives the supporting documents for the Card Transaction for the period specified by the relevant IPS, until it is withdrawn from the Business Card Account or until the Bank receives confirmation that the payment for the amount of Authorization has not been made. At the same time, the amounts blocked on the Business Card Account can be withdrawn by the Bank, including after the Bank receives the Application for blocking the Card.

5.18. The Bank shall suspend Card Transactions using the Business Card in the presence of a file cabinet, arrests from executive bodies, state revenue bodies and other demands of the Authorized Bodies.

5.19. The Business Card Account Statement is generated by the Bank for the period specified by the Client and reflects the transactions conducted on the Business Card Account. The Client is provided with the opportunity to independently generate the Account Statement for the business card through the remote banking system for legal entities.

5.20. Additional Business Card Account Statement is provided on a paid basis, at the Bank Tariffs, within ten (10) business days from the date of the Client's Application to the Bank and covers a maximum period of the last two (2) calendar months.

5.21. If all Business Cards issued for the Business Card Account are closed, the terms of this Contract shall cease to be effective in the ABS.

Chapter 6. Rights and Obligations of the Bank

6.1. The Bank shall be entitled to:

6.1.1. Unilaterally amend the Contract by notifying the Client fifteen (15) calendar days prior to the entry into force of such changes by posting on the www.eubank.kz Bank website;

6.1.2. Request documents and information provided for by the legislation of the RK, the Bank's INDs for opening the Main Account, as well as required additional documents and information at conducting transactions and providing other banking services;

6.1.3. In cases stipulated by the legislation of the RK and in other cases specified by this Contract, unilaterally close the Main Account out of court and terminate this Contract;

6.1.4. Close the Main Account and/or the Business Card Account based on the Client's Application not later than the next calendar day from the date of submitting the Application for closing the payment Card, except in cases stipulated by the legislation of the RK;

6.1.5. Refuse to terminate the Contract to the Client if the Client has unfulfilled obligations towards the Bank, as well as in other cases stipulated by the legislation of the RK;

6.1.6. Refuse to open new accounts for the Client in cases where there are outstanding decisions and/or orders issued by authorized government agencies and officials regarding the Client's existing accounts with the Bank, decisions and/or orders by authorized government agencies and officials to suspend outgoing transactions on the account, third-party claims for the withdrawal of funds from the account, and/or a freeze has been placed on the funds in the account, provided that the amount subject to the freeze is not available in the account;

6.1.7. Unilaterally change the Limits for withdrawing cash from the Card;

6.1.8. Withdraw money without acceptance from the Client's Main Account and/or Business Card Account, as well as from any other bank accounts of the Client opened with the Bank, by direct debit of the Client's bank accounts or in any other way not prohibited by the legislation of the RK, in the following cases:

- establishing the fact of an unauthorized payment made by money transfer;
- money transfer based on a forged payment document;
- execution of an erroneous instruction;
- if the Bank makes mistakes, as a result of which money was credited to the Main Account and/or the Business Card Account for no reason;
- the presence of the Bank Client's debt under the Contract and (or) any of their monetary obligations, including obligations to pay the Bank fees for the provision of certain banking services;
- in other cases: on the grounds and in accordance with the procedure stipulated by the legislation of the RK.

6.1.9. Withdraw (debit) money from the Main Account and/or Business Card Account at the direction of third parties in accordance with the requirements of the legislation of the RK;

6.1.10. In cases and on the grounds provided for by the legislation of the RK and (or) the Bank INDs and (or) if the required package of documents for issuing the Card is not provided, refuse to issue the Card to the Client.

6.1.11. Not accept for consideration a claim for a completed transaction on the Main Account and/or the Business Card Account submitted by the Client after the expiration of the period specified in the rules of the IPS.

6.1.12. Accept the Statement on a disputed situation upon the Client's request not later than forty-five (45) calendar days from the date of the Transaction, accompanied by supporting documents provided by the Client (receipts, correspondence with the TSE), a document confirming the hotel reservation, copies of air tickets, if any).

6.1.13. Cancel the Card if the Cardholder fails to appear at the Bank to receive the Card within three (3) calendar months from the date of Application.

6.1.14. Cancel the Card within ten (10) calendar days from the date of signing by the Client/Representative, a corresponding Unified Statement (Appendix No. 3 to the Contract) and in the

absence of circumstances preventing cancellation in accordance with the legislation of the RK and this Contract.

6.1.15. Withdraw the Card from the Cardholder in the following cases:

- the Card expiry;
- non-fulfillment by the Client of the terms of this Contract;
- the Cardholder's refusal to use the Card;
- upon termination of this Contract;
- based on the Client's Application.

The withdrawal of the Card from the Cardholder is conducted by the Bank by providing from the Client/Representative of the completed and signed Application for closing/canceling the Card in accordance with Appendix No. 3 to the Contract (Unified Application) at the Bank Outlet. The withdrawn Card must be destroyed by the Bank in the presence of the Client/Representative.

6.1.16. Block money on the Main Account and (or) the Business Card Account for the amount of Authorization under the Transaction until receiving documents from the IPS and (or) the processing center confirming the fact of the Transaction.

6.1.1.7. Block the Card and subsequently confiscate it, or terminate the Contract in its entirety unilaterally and out of court, or take no such action, in the event of the Client's failure to perform and/or undue performance of the terms of the Contract, including upon receipt of a notification from the Client/Cardholder regarding the loss, theft, or unauthorized use of the Card; upon receipt by the Bank of a written notice from the Client regarding the termination of the Contract; the seizure of funds held in the Main Account and/or the Business Card Account; the Cardholder's refusal to use the Card; or the suspension of debit transactions on the Main Account and (or) the Business Card Account in accordance with the currency legislation of the RK, the existence of unfulfilled claims against the Main Account, overdue debt to the Bank, or in other cases stipulated by the legislation of the RK.

6.1.18. Unilaterally refuse to execute and (or) terminate the Contract, suspend and (or) refuse to conduct the Card Transactions, in the following cases:

- if the Cardholder is not an employee of the Client or the Representative;
- liquidation or reorganization of the Client, if there are documents confirming the fact of liquidation/reorganization;
- the existence/occurrence of the Technical Overdraft;
- when the Card is blocked or expired;
- if there are circumstances indicating that pre-trial/trial proceedings are being conducted against the Client/Representative to recognize his/her/its activities as illegal, as well as in the presence of other cases that may negatively impact the Bank and its activities (except for cases where such closure is not permitted in accordance with the requirements of the legislation of the RK);
- in the presence of decisions and (or) orders of authorized state bodies and officials on the suspension of debit transactions on the Client's Main Account and (or) the Business Card Account, temporary restrictions on the disposal of property, unsecured acts on the seizure of funds placed in the Client's Main Account and (or) the Business Card Account, as well as instructions subject to execution on a priority basis in accordance with the legislation of the RK;

6.1.19. The Bank shall be entitled to terminate business relations with the Client by unilaterally canceling the Contract in the following cases, including, but not limited to:

- in the course of studying transactions, suspicions arise that the business relationship is used by the Client for the purpose of legalizing (laundering) of illegally obtained incomes or the financing of terrorism;
- refusals to conduct debit transactions on accounts/main accounts or suspension of transactions on accounts/main accounts;
- if the Client and/or his Representative and/or his beneficial owner, as well as related persons, are on the sanctions lists/lists of the United States of America, the European Union, Switzerland, the United Kingdom, Canada and other states;
- Client's/Representative's transactions have relevant attributes/are subject to international sanctions;
- on other grounds stipulated by the legislation of the RK and the IPS on counteracting the legalization (laundering) of illegally obtained incomes and the financing of terrorism.

6.1.20. If it is impossible to take measures for due verification in accordance with the legislation of the RK On Counteracting the Legalization (Laundering) of Illegally Obtained Incomes and the Financing of

Terrorism and in order to exclude the possibility of the Client's involvement in the legalization (laundering) of illegally obtained incomes:

- the Bank shall be entitled to refuse to establish business relations with the Client.

6.1.21. Unilaterally refuse to execute this Contract in the event that the Client fails to provide information or documents required for the identification of the Client/Representative for the purpose of the Client's/Representative's compliance with the requirements of the Law of the Republic of Kazakhstan On Counteracting the Legalization (Laundering) of Illegally Obtained Incomes and the Financing of Terrorism and the US Foreign Account Tax Compliance Act, the Convention on Mutual Administrative Assistance in Tax Matters (OECD) or if the Bank has grounds to believe that the Client/Representative is involved in the legalization (laundering) of illegally obtained incomes and (or) the financing of terrorism, recognized in accordance with the Law of the Republic of Kazakhstan On Counteracting the Legalization (Laundering) of Illegally Obtained Incomes and the Financing of Terrorism. The Bank shall be entitled to issue a complete or temporary ban/restriction on making payments and/or money transfers to the Client's Main Account and/or Business Card Account until due diligence is completed in accordance with the Bank INDs and the legislation of the RK.

6.1.22. Reject the Client's request to stop processing the payment document if the credit/debit to (from) the Card has already been made.

6.1.23. Unilaterally change and/or supplement the Bank Tariffs at its discretion in accordance with the procedure established by clause 3.12. of the Adhesion Contract, as well as make changes/additions to the Contract by notifying the Client/Representative about it, not later than fifteen (15) calendar days prior to the effective date of such amendments/additions, by posting a corresponding notification on the www.eubank.kz Bank website, with the exception of those terms, the unilateral modification of which is prohibited by the legislation of the RK and the Contract.

6.1.24. The Bank shall be entitled to demand from the Client/Representative the provision of documents and information required to perform the functions stipulated by the current legislation of the RK and the Bank INDs.

6.1.25. Upon receipt of the correspondent bank's request, the Bank may provide the required materials related to the Client's transaction (including those containing bank secrecy). If the Bank does not have the requested materials, the Client must provide the requested information, data and documents within three (3) business days. The Bank shall not be responsible for the actions of the correspondent bank in the following cases:

- refund of a payment/transfer sent by the Client with incorrect banking details;
- deduction of fees for refund of payment/transfer;
- freezing or blocking the Client's payment/transfer;
- refusal to credit the payment/transfer to the Client's counterparty.

6.1.26. Exercise other rights stipulated by the legislation of the RK and the Contract.

6.2. The Bank undertakes to:

6.2.1. Issue the Card to the Cardholder, subject to the Bank's approval of the Card issue, within not more than ten (10) business days after receiving the Application and making the payment, at the applicable Bank Tariffs.

6.2.2. Provide the Card maintenance in accordance with this Contract.

6.2.3. Provide to the Client/Representative the statement on the Main Account and (or) the Business Card Account, for remuneration specified in the Bank Tariffs within three (3) business days from the date of receipt of the written request.

6.2.4. Notify the Client/Representative in case of refusal to issue the Card through one of the Communication Channels chosen by the Bank.

6.2.5. Within three (3) business days from the date of receipt of the duly executed documents, the money received in favor of the Client should be credited to the Main Account and/or the Business Card Account.

6.2.6. Consider a claim for the Card Transaction within the time limits specified in clause 3.38. of the Contract.

6.2.7. Refuse to conduct the Card Transaction to the Client in the presence of unfulfilled requirements, including decisions and (or) orders of authorized state bodies or officials on the suspension of spending Card transactions on the Main Account and (or) the Business Card Account, acts on temporary restriction of the disposal of funds, as well as on the seizure of the Client's money placed on the Main Account and/or the Business Card Account.

6.2.8. Block the Card in the following cases:

- when money placed on the Main Account and (or) the Business Card Account is seized, on the grounds stipulated by the legislation of the RK;
- in case of temporary restriction on the disposal of funds, suspension of debit Transactions on the Main Account and (or) the Business Card Account on the grounds stipulated by the legislation of the RK;
- upon receipt of a notification from the Client/Cardholder about the loss, theft and/or unauthorized use of the Card, as well as upon the Client's written notification about the expiration of the Cardholder's authority, the Bank shall block and withdraw the Cardholder's Card in accordance with sub-clause 6.1.15. of the Contract;
- if the Bank has reason to believe that there is a risk of unauthorized fraudulent Card Transactions on the Card, without prior notification to the Client/Representative;

6.2.9. Comply with the Client's instructions submitted on the basis of and in accordance with the legislation of the RK, in the manner and terms established by the legislation of the RK.

6.2.10. Based on the relevant written notifications from government agencies/Authorized Officials on the cancellation of decisions on temporary restrictions on the Main Account and (or) Business Card Account, suspension of debit transactions on the Main Account and (or) Account for a business card or seizure of funds in the Main Account and (or) Business Card Account, as well as in cases stipulated by the legislation of the Republic of Kazakhstan, resume debit transactions on the Main Account and (or) Business Card Account and not limit the Client's right to dispose of funds that were previously seized.

6.2.11. Comply with the instructions of third parties provided in accordance with the legislation of the RK on withdrawing money from the Main Account and/or Business Card Account in the manner established by the legislation of the RK.

Chapter 7. Rights and obligations of the Client/Representative

7.1. Client/Representative shall be entitled to:

7.1.1. Receive a monthly Bank Statement.

7.1.2. To conduct Card Transactions within the limits of the balance and the Limit of Card Transactions set by the Bank, as well as the Limit set by the Client to the Cardholder.

7.1.3. Set/change Transaction Limits by submitting a written Application (Appendix No. 1, 2 to the Contract) to the Bank, subject to compliance with the requirements of the legislation of the RK, with the exception of the Cardholder.

7.1.4. Apply to the Bank for blocking/unblocking the Card by submitting a written Unified Statement to the Bank (Appendix No. 3 to the Contract) or by calling the Client Support Service (subject to full identification of the Client/Representative by the Bank operator).

7.1.5. The Client/Representative is fully responsible for Card Transactions conducted in case of illegal use of the Card by the Cardholder/a third party;

7.1.6. The Client/Representative shall be entitled to apply to the Bank to issue new Cards.

7.1.7. The Client/Representative agrees to record a telephone message containing the Statement about the Card blocking and other controversial issues.

7.1.8. If the Bank applies amendments/additions to the Contract and does not agree with the amendments/additions, the Client/Representative shall be entitled to terminate the Contract without paying an additional fee for its termination.

7.1.9. Exercise other rights stipulated by the legislation of the RK or this Contract.

7.2. The Client/Representative undertakes to:

7.2.1. Comply with the terms of the Contract, including ensuring that the Cardholder complies with the terms of the Contract.

7.2.2. Ensure the safety of the Card, as well as the confidentiality of its details (full name of the Cardholder, Card number, Card expiry date, etc.).

7.2.3. Ensure that the Bank provides the documents identified by the Bank as required for the Card issue/reissue and maintenance.

7.2.4. The Client/Representative is fully responsible to the Bank for the use of all Cards issued on the Main Account and/or Business Card Account in accordance with the terms of the Contract.

7.2.5. Notify the Bank in writing and submit an application in any form to the Bank by courier about the expiration/termination of the Cardholder's powers and return the Card to the Bank. If it is impossible

to return the Card to the Bank, the Client/Representative notifies the Bank about this by e-mail with an indication of the reason. To block the Card, the Client/Representative shall provide the signed Unified Application (Appendix No. 3 to the Contract) by courier to the Bank Outlet or via the remote servicing system for legal entities.

7.2.6. In case of cancellation of the Card at the initiative of the Client/Cardholder or the Bank, ensure that the Card is returned to the Bank, as well as monitor the Cardholder's spending of money on the Main Account and the Business Card Account before depositing the Card to the Bank.

7.2.7. Pay for the Bank services at the Tariffs and pursuant to the Contract. Ensure timely payment of the Bank fee.

7.2.8. If there is no and (or) insufficient money in the Main Account and (or) the Business Card Account to pay the debt owed to the Bank, ensure that the Main Account and (or) the Business Card Account are replenished within one (1) business day for the non-acceptance withdrawal of money for the outstanding debt to the Bank.

7.2.9. Monitor and prevent the occurrence of Technical Overdraft.

7.2.10. Take all measures to immediately repay the Technical Overdraft by crediting money to the Main Account/Current Account or Business Card Account.

7.2.11. Each case of the Client/Representative allowing the Technical Overdraft and failing to repay it within three (3) business days from the date of notification shall be considered a material breach of the terms of the Contract and may lead to termination of the Contract.

7.2.12. Reimburse the Bank for expenses/losses incurred by the Bank within three (3) business days from the date of their identification, caused by the fault of the Cardholder or related to the blocking and (or) withdrawal of the lost Card, which the Bank shall be entitled to recover by direct debit of the Client's Main Account and (or) Business Card Account, to which the Client gives his/her/its irrevocable consent.

7.2.13. The Client shall be obliged to independently make all settlements with the tax authorities.

7.2.14. Refund to the Bank in full the amount of money erroneously credited, if the fact of errors is established, as a result of which the money was credited to the Main Account and (or) the Business Card Account not later than five (5) business days from the moment the Client establishes the specified fact or from the moment the relevant request is received from the Bank for a refund of erroneously credited money.

7.2.15. In case of refusal to use, immediately notify the Bank and return the Cards to the Bank. If it is impossible to return the Card to the Bank, bear responsibility for possible expenses in this regard. Submit, at the request of the Bank, supporting documents on foreign currency payments, within a period not exceeding thirty (30) calendar days from the date of receipt of the relevant request of the Bank.

7.2.16. Not prevent the withdrawal of money by the methods established by the legislation of the RK from the Main Account and (or) the Business Card Account on the grounds stipulated in the Contract.

7.2.17. In case of transfer of the card by the Cardholder to third parties, reimburse the Bank within three (3) business days from the date of their occurrence for the amount of all losses (expenses) caused based on the Bank notification.

7.2.18. In case of loss, theft and/or unauthorized use of the Card, as well as in case of declassification of the PIN code, apply to the Bank with a verbal or written Application for Blocking the Card not later than one calendar day. In case of loss of the Card abroad, the Card is subject to Blocking, with further reissue of the Card upon arrival of the Cardholder in the RK.

7.2.19. Notify the Bank in writing within five (5) business days of changes in their banking details and (or) location, changes in the personal data of the Client/Representative/Cardholder indicated in the Application and (or) changes in the membership (shareholders) of the BC, collectively owning ten percent or more of the shares (participation interests) of the joint-stock company (business partnership), otherwise, the Bank is not responsible for actions (inaction) committed in the absence of information about the changes that have occurred affecting the conduct of Card transactions.

7.2.20. Submit claims to the Bank on disputed Card Transactions within the time limits stipulated by the rules of the IPS. Otherwise, the completed Card Transaction is considered confirmed, and subsequent claims may be rejected by the Bank without reimbursing the Client for the losses incurred. In case of a proven claim, the money will be restored by the Bank to the Client's account. Prior to the settlement of the claim received by the Bank, the money previously debited from the Main Account and/or the Business Card Account will not be restored.

7.2.21. Submit to the Bank the documents requested by it for the purposes of currency control, compliance with the requirements of the legislation of the RK on counteracting the legalization (laundering) of illegally obtained incomes, the financing of terrorism, compliance with the requirements of the US Law

on Taxation of Foreign Accounts, the Convention on Mutual Administrative Assistance in Tax Matters (OECD).

Chapter 8. Responsibility of the Parties

8.1. The Bank shall be responsible for:

8.1.1. Disclosure of bank secrecy, except in cases stipulated by the Contract and the legislation of the RK.

8.1.2. The Card Transaction made by mistake due to the Bank's fault. In this case, the Bank's liability is limited to the cancellation of an erroneous transaction and the refund of funds debited and/or credited by the Bank from the Main Account and/or the Business Card Account.

8.1.3. Breach of the terms of the Contract.

8.2. The Bank shall not be responsible for:

8.2.1. Action and (or) omission of third parties that prevented the Bank from fulfilling the terms of the Contract, if, for its part, the Bank has taken all required measures to comply with the terms of the Contract.

8.2.2. Rejection of the Card service by a third party.

8.2.3. The quality of goods, works, and services purchased with the Card.

8.2.4. Settlement of disputes and disagreements between the Client and the Cardholder.

8.2.5. Erroneous actions of the Client/Cardholder during the Card Transactions.

8.2.6. The consequences of the late application of the Client/Cardholder to the Bank with a request to Block the Card.

8.2.7. Late issue of the Card, in case of failure to provide the full package of required documents for the issue of the Card;

8.2.8. Deduction of the cost of annual maintenance (if the Tariff is available) from the Main Account and/or the Business Card Account in the event that the Client/Cardholder has applied to the Bank late to cancel the Card in accordance with the terms of the Contract.

8.2.9. Technical failures on the Internet and other consequences that have arisen in connection with the use of services using the Card.

8.2.10. Damage caused to the Card as a result of use in ATMs and other electronic and mechanical devices.

8.2.11. Consequences of unauthorized use of the Card (its details) when paying for goods and/or services on the Internet, by mail and/or telephone orders.

8.2.12. Consequences of unauthorized use of the Card due to cancellation/modification by the Client/Representative of the Limit set by the Bank for the Card Transactions, expenses on the Card (its details), including due to disabling verification of the CVV2/CVC2 code, 3D Secure code, and opening access to the Card Transaction via a magnetic stripe.

8.2.13. Consequences of unauthorized use of the Card due to the Client/Representative canceling restrictions on the Card to open access to the Card to third parties.

8.3. The Client/Representative shall be responsible for:

8.3.1. The consequences of an untimely request to the Bank to block the Card in full and the damage caused to the Bank.

8.3.2. Non-fulfillment and (or) undue fulfillment of the Bank's demand to refund to the Bank the money mistakenly credited to the Main Account and (or) the Business Card Account in accordance with the legislation of the RK.

8.3.3. Unauthorized Card Transaction, taking into account the cost of the service provided by the Bank in the event that the actions and (or) omissions of the Client/Representative led to conducting an unauthorized Card transaction.

8.3.4. Breach of the terms of the Contract by the Client/Representative.

8.3.5. The consequences of unauthorized Card transactions on the Card and/or its details, conducted using the PIN code, CVV2/CVC2 code with confirmation of the correct entry of the 3D Secure Code Password.

8.3.6. Acceptance of a Technical Overdraft for each day at the Bank Tariffs.

8.3.7. Providing access to the Card to third parties.

8.3.8. For erroneous actions of the Cardholder at making Card transactions using the Card.

8.3.9. Non-return to the Bank of money erroneously credited to the Main Account and/or Business Card Account in accordance with the legislation of the RK.

8.3.10. Reimbursement of expenses and legal costs incurred by the Bank due to the fault of the Client/Representative/Cardholder – in full amount of the damage incurred by the Bank.

8.3.11. Reading the list of countries before leaving the RK with an enhanced level of fraud on the Card, if it is required to withdraw/change the Limits on the Card by making a phone call to the Bank or contacting the Bank in writing, and upon departure for a long time, provide the Bank with the required information (period of stay, country of stay) and contact phone number required for the Bank to maintain contact with the Cardholder.

8.3.12. The Card Blocking, reissue of the Card to a new one at the Bank Tariffs after visiting countries with a high level of fraud, within seven (7) calendar days from the date of arrival in the RK. In case of non-compliance with the specified requirement and in case of fraudulent Card transactions on this Card in connection with it, all expenses of the Bank shall be subject to reimbursement by the Client unconventionally, within the period specified in the written request of the Bank sent to the Client/Representative/Cardholder.

Chapter 9. Force majeure circumstances

9.1. The Parties shall be released from liability for partial or complete failure to perform and (or) undue performance of their obligations under the Contract, if performance and (or) undue performance turned out to be impossible due to force majeure circumstances, including, but not limited to: natural disasters, military actions, civil unrest, actions of the legislative and (or) executive authorities of the RK, the National Bank of the RK, prohibiting or restricting activities directly related to the subject of the Contract, as a result of which it may become impossible to fulfill the obligations under the Contract in a timely manner, inoperability, failures and errors in the operation of the remote banking system/other remote access systems, damage to communication lines ensuring the operation of the remote banking system/other remote access systems and other force majeure circumstances that the Parties could not foresee and which affected the performance or undue performance by the Parties of their obligations under the Contract (Force Majeure). The Parties agree that Force Majeure does not include circumstances that are caused by negligence or intentional actions of either Party.

9.2. The Party for which the possibility of non-fulfillment of obligations under the Agreement has arisen must notify the other Party of the occurrence and termination of such circumstances not later than five (5) calendar days from the occurrence of such circumstances. In this case, the deadlines for fulfilling obligations under the Contract, in respect of which Force Majeure circumstances apply, are postponed in proportion to the duration of such circumstances.

Failure to notify or untimely notification deprives either Party of the right to invoke any of the above circumstances as grounds for exemption from liability for non-performance of the obligations, except in cases where such failure to notify or untimely notification is directly caused by the relevant Force Majeure Circumstance.

Chapter 9.1 Guaranteeing obligations to refund the remaining funds in the Client's bank accounts¹.

9.1.1. The Bank informs about its participation in the mandatory deposit insurance system. The money held in the Client's bank accounts is insured by the Kazakhstan Deposit Insurance Fund JSC in the amount and in accordance with the procedure stipulated by the legislation of the RK. By acceding to these Standard Terms, the Client confirms that he/she/it has read the Notification on the procedure for payment of the guarantee refund, approved by Kazakhstan Deposit Insurance Fund JSC and posted on the www.eubank.kz Bank website or at the following [link](#).

¹This information is applicable when the Client signs the Adhesion Contract with the depositor in accordance with the Law of the RK On Mandatory Insurance of Deposits Placed in Second-Tier Banks of the RK dated 07.07.2006 No. 169-III

Chapter 10. Additional terms

10.1. The Client/Representative confirms that he/she/it has read the Tariffs at the time of signing the Contract and he/she/it agrees with them.

10.2. The Client/Representative gives his/her/its consent to the Bank to debit money from the Main Account and (or) the Business Card Account by direct debit of the Main Account and (or) the Business Card Account in cases stipulated by the terms of this Contract, including those erroneously credited to the Main Account and (or) the Business Card Account, as well as the amounts of any debts owed to the Bank.

10.3. The Client/Representative gives his/her/its consent to the Bank to Block the Card/Card transactions if the Bank suspects fraudulent transactions (to prevent the risk of unauthorized use of the Card or PIN by third parties) without notifying the Client/Representative.

10.4. The Bank shall be entitled to assign its rights under the Contract to a third party upon notification of the Client/Representative, in accordance with the requirements of the legislation of the RK. By signing the Contract, the Client/Representative, gives his/her/its consent to the disclosure by the Bank of information constituting banking, commercial and other secrets protected by the legislation of the RK:

1) in cases stipulated by the legislation of the RK;

2) the Bank employees;

3) persons who conduct an audit of the Bank activities on the grounds and in accordance with the legislation of the RK;

4) to the counterparty(ies), provided that the Bank enters into the Contract with such person(s), the subject of which will be the acceptance by the counterparty(ies) of obligations not to disclose information received/obtained from the Bank to third parties.

10.5 Transfer of any information under the Contract to third parties, publication or disclosure is possible only with the written consent of the other Party, as well as in cases stipulated by the Contract and the legislation of the RK.

10.6 The Client/Representative, in order for the Bank to comply with the requirements of the legislation of the RK, gives his/her/its consent for the Bank to perform any actions and measures not prohibited by the legislation of the RK to obtain, check/recheck any kind of data provided to the Bank for conducting the bank Card transactions.

Chapter 11. Term of validity, procedure for amendment and termination of the Contract

11.1. The term of the Contract is unlimited and is determined by the Parties' interest.

The Client/Representative shall be entitled to terminate the Contract on any day by notifying the Bank in writing at least five (5) calendar days before the planned date of termination by sending/transmitting a corresponding written notice to the Bank when the Client/Representative visits the Bank in person, or through one of the Communication Channels.

11.2. When submitting a written Application for termination of the Contract, the Client/Representative returns all previously issued Cards to the Bank. The Contract shall be terminated not later than the next calendar day from the date of submitting the Application for closing the Payment Card, subject to full repayment by the Client/Representative of all debts (if any) available at the planned date of termination of the Contract.

11.3. In case of non-payment by the Client/ Representative of the debt owed to the Bank on the planned date of termination of the Contract, termination of the Contract shall not occur. At the same time, information about non-termination of the Contract in writing shall be brought to the Client's/Representative's attention specifying the reason for not terminating.

11.4. The Bank shall be entitled to terminate the Contract by notifying the Client/ Representative at least one (1) calendar day prior to the planned date of termination by sending/transmitting a corresponding written notice to the Client when the Representative visits the Bank in person or through one of the Communication Channels at the Bank's choices within the time limits established by the legislation of the RK and the Contract.

11.5. The Bank shall be entitled to unilaterally change the terms of the Contract by notifying the Client fifteen (15) calendar days prior to the entry into force of such changes by posting a new text of the Contract or Amendments to the Contract on the www.eubank.kz Bank website, as well as at the discretion of the Bank at the stands in the operating rooms and the Bank Outlets.

11.6. All relations not regulated by the Contract are conducted and regulated in accordance with the norms of the legislation of the RK.

Chapter 12. Dispute resolution procedure

12.1. All disputes/issues and disagreements arising during the execution of the Contract, including unauthorized payments, will be resolved through negotiations between the Parties, if possible.

12.2. Disputes on which no agreement has been reached are subject to resolution in the courts of the RK in accordance with the procedure stipulated by the legislation of the RK at the location of the Bank or the Bank Branch.

12.3. The Parties agree to accept data on transactions on electronic media received from the IPS and/or the processing center, generated during the Card Transactions, as well as recordings of telephone conversations as evidence in dispute resolution.

12.4. The Bank shall remain uninvolved in all disputes between the trade and service company (hereinafter referred to as the TSE) and the Client/Representative who is not related to the transaction conducted on the Card.

12.5. In case of return of the goods purchased by the Card (refusal of the service prepaid by the Card), the Bank restores the amount of the canceled transaction by crediting the money returned to the corresponding account through the card system as it is received by the Bank.

12.6. Upon reorganization of the Bank or the Client, all rights and obligations of the Bank or the Client under the Contract are transferred to the legal successor.

12.7. Any transfer by the Parties of information about third parties, which is the personal data of such persons and constitutes a secret protected in accordance with the legislation of the RK, is performed only after the transferring Party has received the relevant consents for the provision of such information (for processing, including use for relevant purposes), except for cases stipulated by the legislation of the RK.