

"БАНК ЦЕНТРКРЕДИТ" АҚШИОНЕРЛІК ҚОҒАМЫ  
Қазақстан Республикасы, 050059, Алматы, әл-Фараби даңғ., 38  
Телефондар: 8 (727) 244 30 00, 505 (жеке тұлғалар),  
605 (заңды тұлғалар)  
БСН 980640000093  
Email: info@bcc.kz  
Web: www.bcc.kz

*Банк банк кепілдігін беруде арнамаған*



АҚШИОНЕРНОЕ ОБЩЕСТВО "БАНК ЦЕНТРКРЕДИТ"  
Республика Казахстан, 050059, Алматы, пр. Аль-Фараби, 38  
Телефоны: 8 (727) 244 30 00, 505 (для физ. лиц),  
605 (для юр. лиц)  
БИН 980640000093  
Email: info@bcc.kz  
Web: www.bcc.kz

*Банк не предназначен для выдачи банковской гарантии*

**54-6/234/10311**  
**20.03.2026**

**Re: Measures on Anti-Money Laundering  
and  
Combating the Financing of Terrorism and  
Compliance with International Sanctions**

Dear Sirs,

We would like to inform you that since 9 March 2010 the Law 'On Combating Money Laundering and Terrorism Financing' was enacted in the Republic of Kazakhstan.

In order to implement the requirements of this Law, Resolution of the Board of Directors of JSC 'Bank CenterCredit' No. 85 dated 01.04.2010 (last amended on 03.04.2024) approved the Policy on Combating Money Laundering and Terrorism Financing (hereinafter referred to as the Policy) and Resolution of the Management Board No. 1212/9 dated 12.12.2024 approved the Internal Control Rules of JSC 'Bank CenterCredit' for the purpose of combating money laundering and terrorism financing, as well as Resolution of the Management Board No. 1212/9 dated 12.12.2024. Bank CenterCredit JSC's internal control rules to combat money laundering, terrorism financing and financing of proliferation of weapons of mass destruction were approved, and the rules of compliance with country and sanctions restrictions of Bank CenterCredit (hereinafter referred to as the Rules) were approved by Resolution of the Management Board No. 0805/10 of 05.08.2024 (last amended on 12.12.2024). The above documents are updated on a regular basis as the requirements of Kazakhstan legislation change and the Bank's internal procedures improve. In accordance with the Policy and Rules, Bank CenterCredit JSC has appointed an employee responsible for organising anti-money laundering and counter-terrorist financing activities and for compliance with country and sanctions restrictions.

Within the framework of the Law and the above-mentioned documents, the Bank implements measures to combat money laundering and terrorist financing and to comply with sanctions restrictions, in particular:

- The Know Your Customer (KYC) method is used to identify and survey the Bank's customers in order to understand the customer's business and monitor transactions subject to control by thresholds and suspiciousness indicators;
- The Bank's customers and their transactions are checked for compliance with the list of organisations and persons associated with the financing of terrorism and extremism, as well as sanctions lists;
- Provides the authorised body with the information stipulated by the Law on transactions subject to monitoring thresholds;
- Transactions are examined and suspicious transactions are identified to confirm the validity or refute suspicions of money laundering and terrorist financing. In case of identification of suspicious transactions, the information is sent to the authorised body;
- Information is documented and data on the client and his transactions are stored;
- The Bank's employees are trained on money laundering and terrorist financing and sanctions restrictions;

*In accordance with the amendments and additions as at 31 December 2025, the title of Law of the Republic of Kazakhstan No. 191-IV of 28 August 2009 has been amended to 'On Combating the Legalisation (Laundering) of Proceeds from Crime, the Financing of Terrorism and the Financing of the Proliferation of Weapons of Mass Destruction'*

**ГО0097442**

- A risk management procedure is in place to address money laundering and terrorist financing.
- The recommendations and documents of international organisations ratified by the Republic of Kazakhstan are complied with;
- The Bank's right to refuse to carry out or to terminate a transaction is recognised, provided that such refusal or termination is due to the application of international economic sanctions against countries and individuals listed by the US, the UK and the UN Security Council, as well as sanctions imposed by the European Union, the FATF and other authorized organisations;
- A high level of client awareness regarding the need to comply with international sanctions is maintained;
- In order to comply with international requirements and sanctions regimes, the Bank applies enhanced control measures in respect of non-residents – applications to establish business relationships undergo a mandatory review by the Compliance Department to ensure compliance with the requirements set out in international economic sanctions and to identify sanctions risks;
- The Bank has implemented a systematic approach to assessing sanctions risks, including the use of automated systems to monitor sanctions restrictions, identify breaches of sanctions regimes, and ensure compliance with regulatory requirements.

We would also like to inform you that Bank CenterCredit JSC does not maintain correspondent relations with non-resident banks included in the sanctions lists of the USA, the European Union and the United Kingdom, which do not have permanent management bodies in the territory of the states in which they are registered.

Faithfully yours,

  
\_\_\_\_\_  
**Timur Gabassov**  
**Managing Director of Treasury Center**

