

TOM / SPOT

Future Value-Dated Transactions

A **TOM** transaction (derived from English “tomorrow”) is a transaction with a settlement date that is the next business day after the trade date.

A **SPOT** transaction (T + 2) is a transaction with a settlement date that is the second business day following the trade date

The key difference between TOM/SPOT transactions and standard currency conversions

is that TOM-SPOT transactions do not require the full transaction amount. Only 25% of the transaction amount is delivered to settle the net difference between buying and selling.

This tool is designed for those who are seeking to boost their returns and are willing to manage the associated risks. It is best suited for experienced or disciplined investors.

Now, let's take a look at an example:

Imagine that you decide to make a TOM transaction for \$20,000.

Under the rules, the Bank will temporarily block \$5,000 (25% of the transaction amount) in your account as a security deposit.

Your forecast: You expect the USD exchange rate, currently at KZT 530, to rise tomorrow. To profit from this expected increase, you decide to buy US dollars today with a settlement scheduled for tomorrow.

Step 1: Transaction Opening

Action	You open a TOM transaction to buy \$20,000.
Opening Exchange Rate	At the time of the transaction, the exchange rate is KZT 530 per USD.
Result	Your order is recorded, and \$5,000 is blocked in your account as a security deposit.

Step 2: Closing the Transaction the Next Day

Exchange rate moves in your favor (rises)

The next day, your forecast proves correct, as the USD exchange rate rises to KZT 534. And you decide to lock in your profit.

Action	Before 4:00 p.m., you tap 'Close with an Offsetting Transaction'
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Exchange rate moves against you (falls)

The next day, your forecast turns out to be incorrect, and the US dollar exchange rate falls to KZT 528. To avoid further losses, you decide to close the transaction.

Automatic Transaction Closing:

When you create a TOM order and do not close it before 4:00 p.m. on the following day by tapping “Close with an Offsetting Transaction” the system will automatically

Automatic Transaction Closing:

If you create a TOM order and do not close it before 4:00 p.m. on the following day by tapping “Close with an Offsetting Transaction”, the system will automatically close the transaction at the online exchange rate available at the time of closing.

Exchange rate moves in your favor (rises)

Result	Your blocked \$5,000 security deposit is returned to your account, and a profit of KZT 80,000 is credited to your account.
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If you had simply bought and sold \$5,000, your profit would have been KZT 20,000 only.

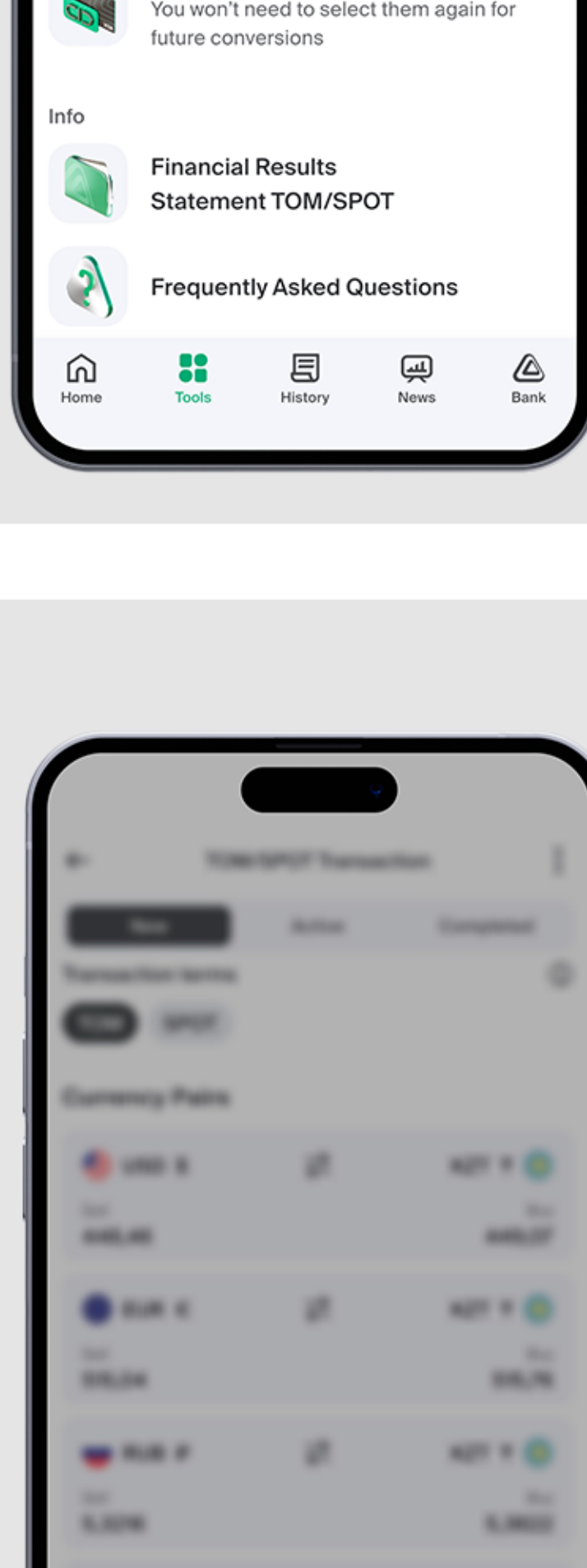
Exchange rate moves against you (falls)

Result	Your blocked \$5,000 security deposit is returned to your account, less the KZT 40,000 loss.
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If you had just bought and sold \$5,000, your loss would have been KZT 10,000.

The TOM/SPOT service allows you to earn up to 4x more than with a regular trade.

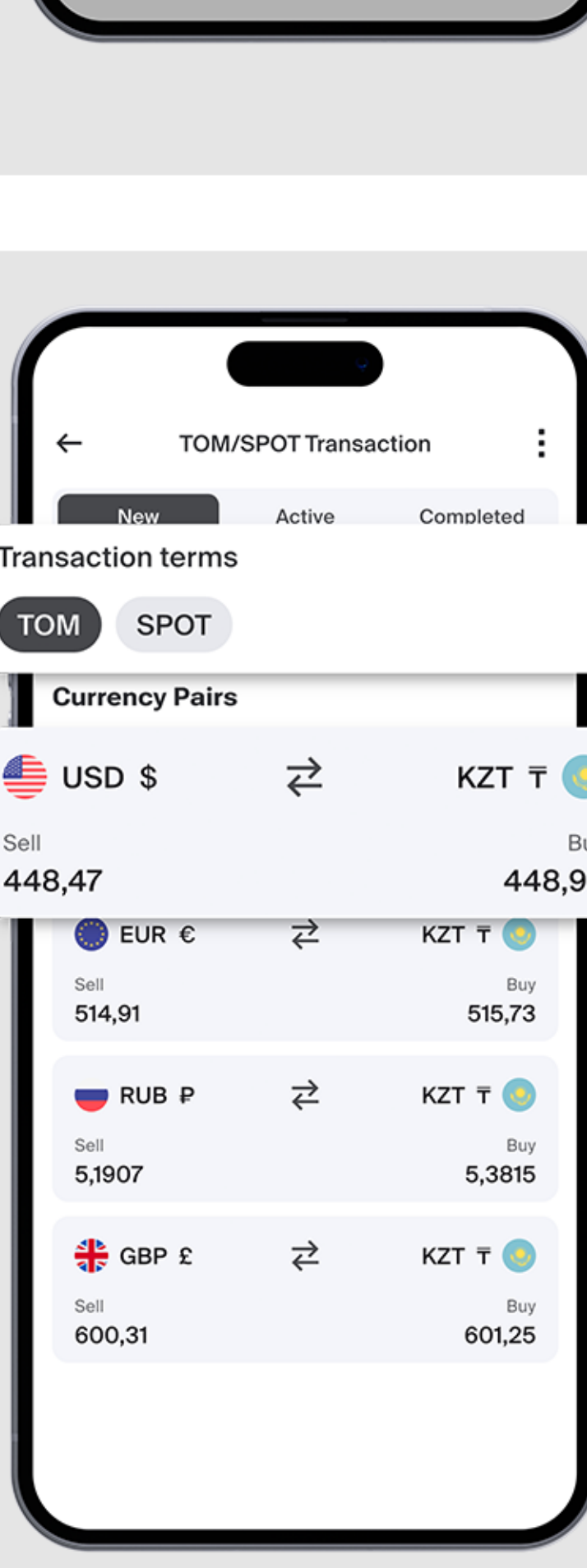
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Access to Functionality

The TOM/SPOT functionality can be accessed from the main screen of the FX-Exchange. This section is available during business hours, between 10:30 a.m. and 6:00 p.m. local time.

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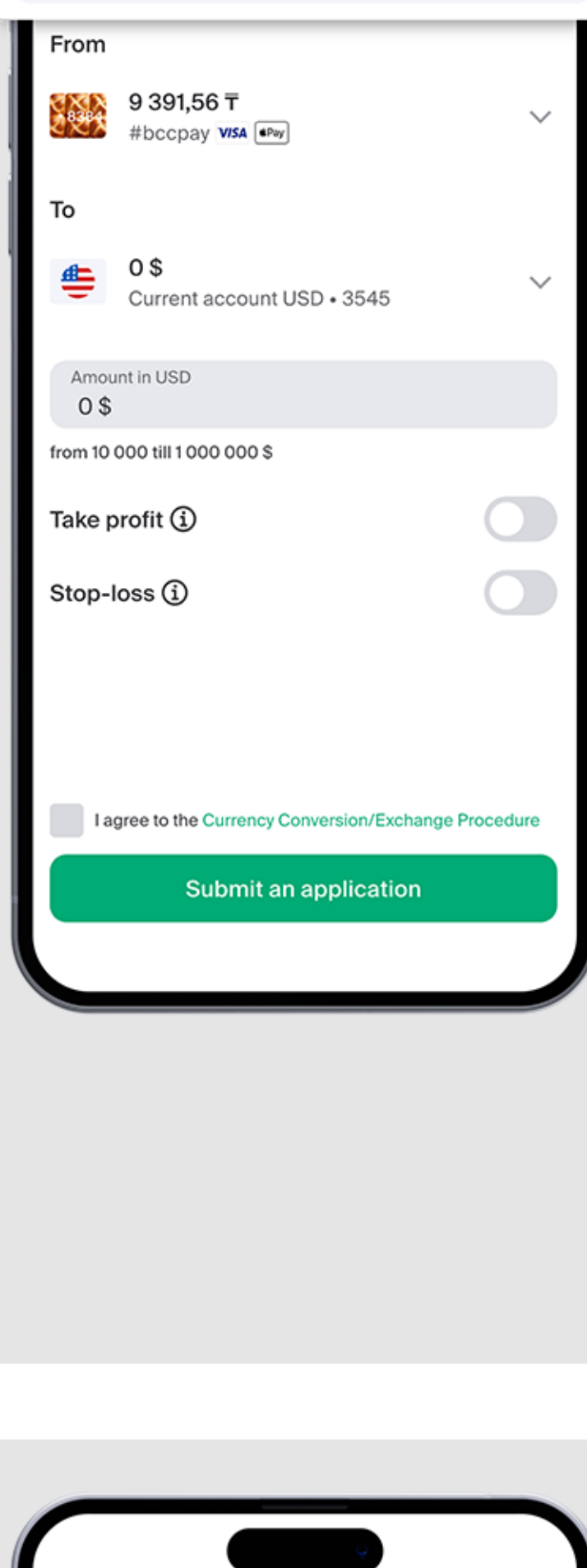


Activation

To gain access to TOM/SPOT transactions, new customers must complete the following steps:

- Step 1**
Complete the onboarding process: Review information explaining how the functionality works
- Step 2**
Take the test: Successful completion of the test will confirm your financial literacy
- Step 3**
Sign and accept the Qualified Investor status or sign the Risk Acknowledgement Statement.
- Step 4**
Sign the Bank's Standard Terms: Review and accept the General Transaction Terms

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Transaction Creation

Once successfully activated, you can create TOM/SPOT transactions. Please note that the minimum transaction amount is USD 10,000

- Step 1**
Select Transaction Type
On the first screen of the home page, you can select either a TOM or SPOT transaction type.
- Step 2**
Select Current Pair
On the same screen, select the desired currency pair, e.g. KZT/USD.

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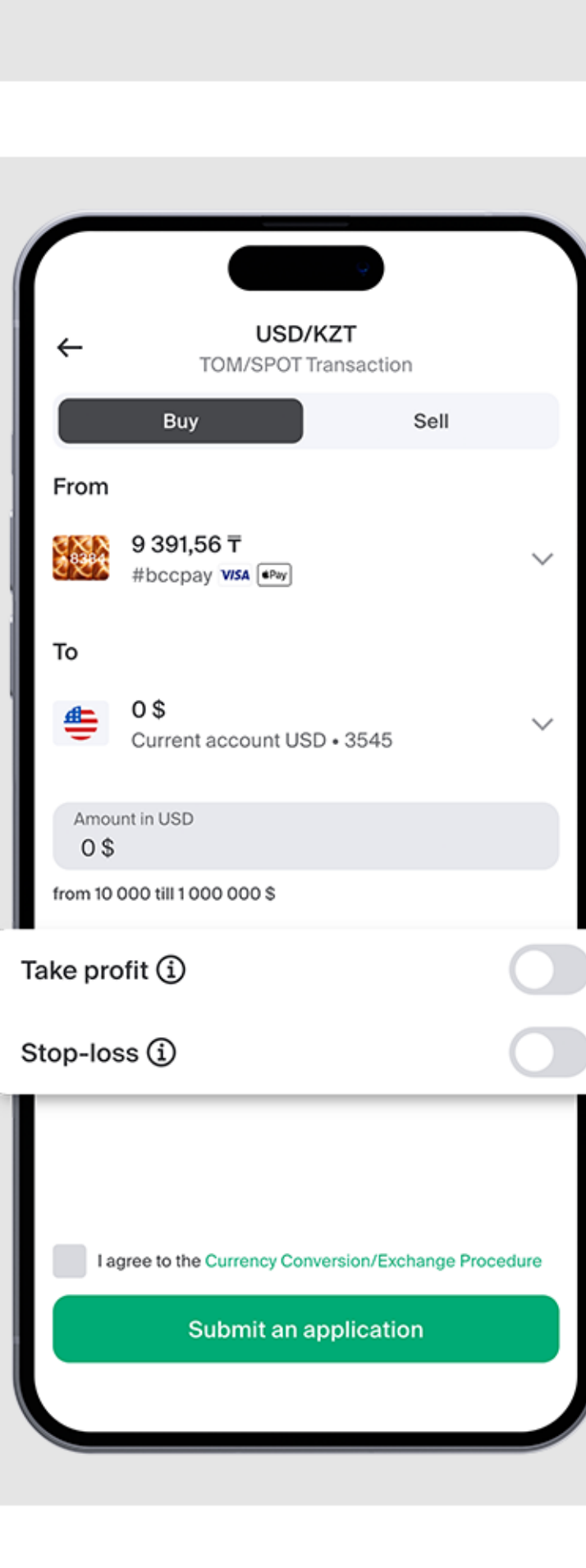


Transaction Parameter Setup

On the next screen, enter your transaction details:

- Parameter 1**
Transaction Side: Select Buy or Sell currency.
- Parameter 2**
Accounts: Specify the source and destination accounts.
- Parameter 3**
Transaction Amount: Enter the desired transaction amount. To complete the transaction, at least 25% of the transaction amount must be available in your account. This amount will be blocked as a security deposit.
- Parameter 4**
Transaction Procedure Confirmation: Tick the box to confirm that you have read and understood the currency exchange/conversion procedure.
- Parameter 5**
Order Submission: Tap 'Submit order' and confirm your transaction using an OTP code.

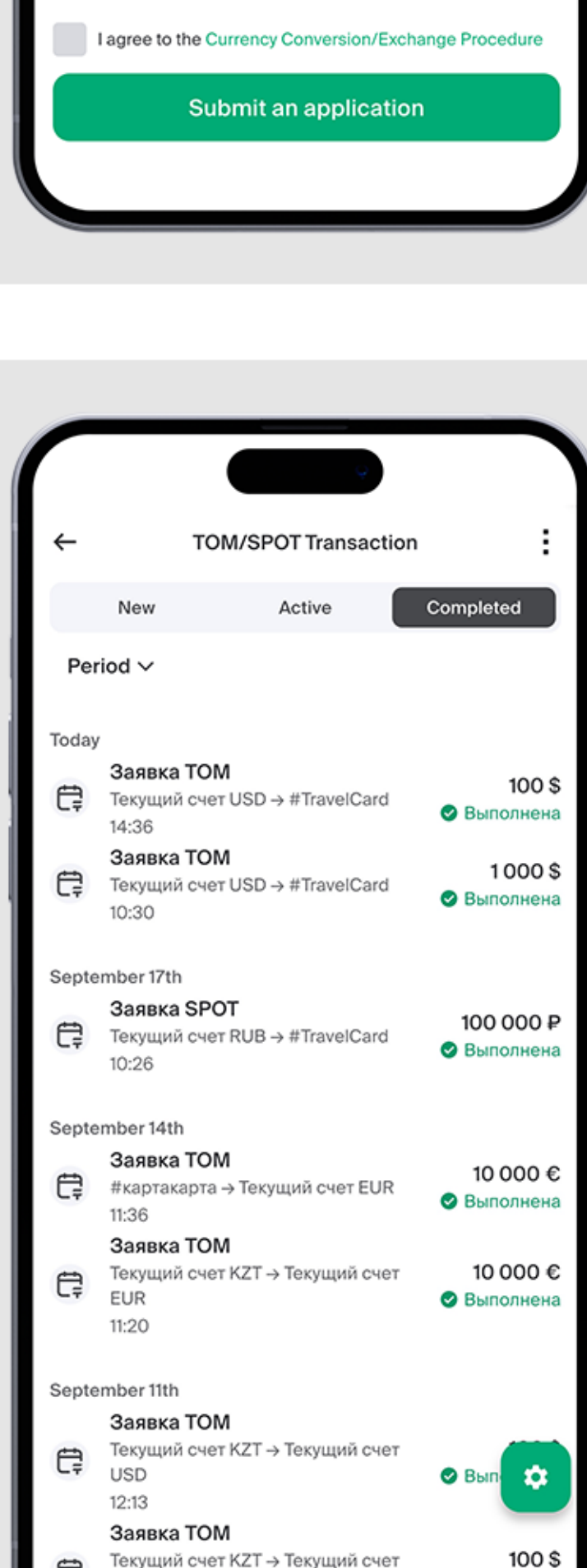
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Transaction Monitoring and Closing

Active Orders: all created orders can be tracked in the Active section.

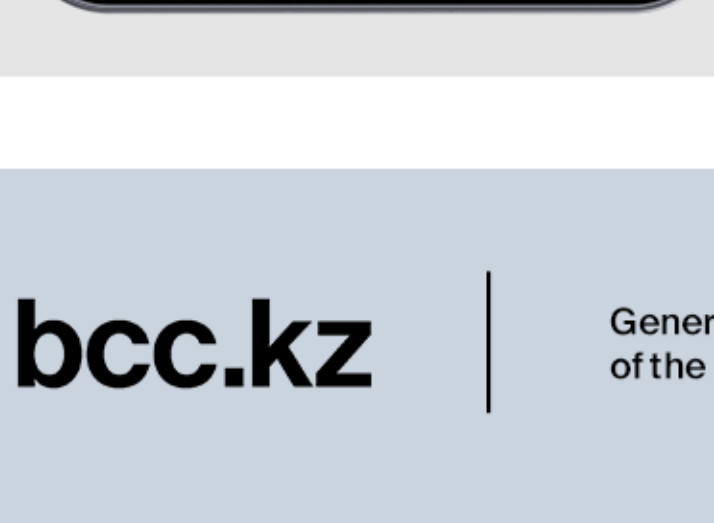
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Transaction Closing:

- Action 1**
Tap an active order to view its details.
- Action 2**
Tap 'Close with an Offsetting Transaction'. You will see the exchange rate difference showing your transaction profit or loss.
- Action 3**
Transaction creation and closing require confirmation via a one-time password (OTP). Tap 'Confirm' and enter a password sent to your mobile phone number.
- Action 4**
A transaction can be closed from the moment of its creation until 4:00 p.m. on the scheduled settlement date.
- Action 5**
To successfully complete the transaction, you must close it yourself before 4:00 p.m. on the scheduled settlement date.
- Action 6**
If you fail to close the transaction before the specified time, the Bank will automatically close the order at the prevailing online exchange rate.

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Take Profit / Stop Loss

Take Profit and Stop Loss tools are available for TOM/SPOT transactions in the FX-Exchange. The transaction will be closed when the exchange rate reaches the user-defined level, allowing profits to be locked in and losses to be minimized.

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Transaction History

The history of all your completed transactions is available in the Completed section.

We hope this onboarding will help you make the most of the TOM/SPOT service. Should you have any questions, please do not hesitate to contact our Customer Support.