

LIST OF PERSONAL DATA**Necessary and Sufficient for Bank Centercredit JSC to Perform Its Functions**

Personal data are collected and processed for purposes related to the provision of specific banking and other services, to the extent necessary to achieve those purposes, in accordance with the legislation of the Republic of Kazakhstan.

No.	Task, including functions, powers and duties	Purposes of collection and processing in performing the task	Personal data required for the specific purpose	Documents or regulatory legal acts expressly prescribing the tasks performed by the owner and/or operator
Group 1. Banking services, identification and contractual relationships				
1.1.	Conducting banking and other operations and providing services in accordance with the Bank's Charter and its licence to conduct banking and other operations.	Identification, authentication and verification of customers, their representatives and beneficial owners. Establishing and maintaining business relationships with customers. Entering into, amending, performing and terminating contracts with customers, counterparties and other persons. Opening, maintaining and closing bank accounts. Providing banking and other services and conducting operations in accordance with legislation and contracts entered into. Issuing, using, suspending and revoking customers' electronic digital signature (EDS) certificates. Connecting customers to, and servicing them through, remote banking systems.	1. Surname, first name and patronymic (if any). 2. Information on changes of surname, first name and patronymic (if any). 3. IIN. 4. Identity document details: document type, number, date of issue, validity period and issuing authority. 5. Information relating to the data subject contained in digital resources of state bodies and/or state-owned legal entities; 6. Date and place of birth. 7. Citizenship and residence information: citizenship, country of residence and country or countries of tax residence. 8. Tax registration number (if any). 9. Nationality. 10. Sex. 11. Image (photograph or video image, excluding biometric data). 12. Biometric data: facial biometric template, voice (speech) sample and other biometric characteristics used to identify and/or authenticate the data subject. 13. Signature (handwritten signature and EDS). 14. Residence and registration details: actual residential address and registered address. 15. Contact details: email address, telephone number, mobile telephone number and username (login). 16. Employment information: place of work, position, organisational unit, employer's name, BIN, address and contact telephone numbers. 17. Information on assets, including: - information on registered vehicles; - information on registered rights to immovable property; - information on encumbrances on property;	1. Civil Code of the Republic of Kazakhstan (General Part) No. 268-XIII dated 27 December 1994. 2. Civil Code of the Republic of Kazakhstan (Special Part) No. 409 dated 1 July 1999. 3. Tax Code of the Republic of Kazakhstan. 4. Social Code of the Republic of Kazakhstan. 5. Digital Code of the Republic of Kazakhstan No. 255-VIII ZRK dated 9 January 2026. 6. Law of the Republic of Kazakhstan No. 94-V dated 21 May 2013 “On Personal Data and Their Protection”. 7. Law of the Republic of Kazakhstan No. 258-VIII ZRK dated 16 January 2026 “On Banks and Banking Activities in the Republic of Kazakhstan”. 8. Law of the Republic of Kazakhstan No. 11-VI ZRK dated 26 July 2016 “On Payments and Payment Systems”. 9. Law of the Republic of Kazakhstan “On Currency Regulation and Currency Control”. 10. Law of the Republic of Kazakhstan No. 418-V ZRK dated 24 November 2015 “On Cybersecurity”. 11. Law of the Republic of Kazakhstan No. 191-IV dated 28 August 2009 “On Counteracting the Legalisation (Laundering) of Proceeds of Crime, the Financing of Terrorism and the Financing of the

		Identification and authentication of users of banking information systems. Customer due diligence and compliance with anti-money laundering and counter-terrorist financing (AML/CFT) legislation. Verifying the powers of customer representatives and other persons acting on their behalf. Updating information on customers, their representatives and beneficial owners. Retaining contractual, identification and transaction records for the prescribed periods.	- other information on property contained in digital resources of state bodies and/or state-owned legal entities. 18. Banking and payment details and information on bank accounts and payment transactions necessary to perform the contract. 19. Masked details of the bank account, payment card linked to the account, OTP card or OTP device used to identify and authenticate the user, where applicable. 20. Information on the method, date, time and results of identification and authentication of the person making an enquiry. 21. Personal data contained in information on a business customer's banking products, services, contracts, accounts and transactions, processed to the extent necessary to handle an enquiry and provide information within the verified powers and established access level of the person making the enquiry. 22. Information on the data subject's representatives and documents confirming their powers, where applicable. 23. Ethnicity information, where its provision is required by law or determined by the nature of the relevant contract. 24. Information on income, salary and other earnings. 25. Information on military service (if any). 26. Information on affiliations, equity interests in legal entities and politically exposed person status (where applicable and as required by AML/CFT legislation). 27. Information on the data subject's equity interests in legal entities, including the size of the interest. 28. Social status information. 29. Marital status information. 30. Information on the data subject's death. 31. Surname, first name and patronymic (if any) of legal representatives. 32. Information obtained from digital resources of state bodies, credit bureaus, authorised organisations and other lawful sources. 33. Legal representatives' data: surname, first name and patronymic (if any), IIN, identity document details, signature and information on their powers. 34. IINs of legal representatives. 35. Signatures of legal representatives. 36. Information on the data subject's children, including surname, first name and patronymic (if any), date of birth and IIN (if any). 37. Information on legal capacity. 38. Information on the establishment of guardianship or trusteeship. 39. Information on persons serving in the military (service category and rank).	Proliferation of Weapons of Mass Destruction”. 12. Law of the Republic of Kazakhstan “On Credit Bureaus and the Formation of Credit Histories in the Republic of Kazakhstan”. 13. Law of the Republic of Kazakhstan “On the Securities Market”. 14. Law of the Republic of Kazakhstan “On Enforcement Proceedings and the Status of Enforcement Officers”. 15. Law of the Republic of Kazakhstan “On State Registration of Rights to Immovable Property”. 16. Law of the Republic of Kazakhstan “On Population Migration”. 17. Resolution of the Board of the National Bank of Kazakhstan (NBK) No. 207 dated 31 August 2016 “On Approval of the Rules for Opening, Maintaining and Closing Customers' Bank Accounts”. 18. Resolution of the NBK Board No. 140 dated 29 June 2018 “On Approval of Customer Due Diligence Requirements for the Remote Establishment of Business Relationships by Financial Monitoring Entities”. 19. Resolution of the Board of the Agency for Regulation and Development of the Financial Market (ARDFM) No. 91 dated 15 May 2026 “On Approval of the Requirements for the Conditions of Conducting Banking Activities”. 20. Resolution of the NBK Board No. 212 dated 31 August 2016 “On Approval of the Rules for the Provision of Electronic Banking Services by Banks, Branches of Non-Resident Banks of the Republic of Kazakhstan and Organisations Conducting Certain Types of Banking Operations”. 21. Resolution of the NBK Board No. 207 dated 31 August 2016 “On Approval of the Rules for Opening, Maintaining and Closing Customers' Bank Accounts”. 22. Resolution of the NBK Board No. 140 dated 29 June 2018 “On Approval of Customer Due Diligence Requirements for the Remote
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1.2.	Issuance, use and revocation of customers' EDS	Issuing, using, suspending and revoking customers' EDS certificates, enabling electronic documents to be signed and transactions to be conducted using EDS. Providing banking and other services in accordance with the legislation of the Republic of Kazakhstan and the terms of contracts between the Bank and customers or counterparties. Identifying and authenticating the EDS holder, confirming their powers, ensuring information security and preventing unauthorised use of EDS. Complying with the legislation of the Republic of Kazakhstan governing banking, electronic document management, personal data processing and the prevention of money laundering and terrorist financing.	1. Surname, first name and patronymic (if any). 2. Information on changes of surname, first name and patronymic (if any). 3. IIN. 4. Identity document details: type, number, date of issue, validity period and issuing authority. 5. Facial image biometric data, including the facial biometric vector used to identify and/or authenticate the customer where biometric identification is applied. 6. Information on the EDS and the corresponding public key certificate, including the EDS public key, serial number, validity period, certificate status and details of its issuance, suspension and revocation. 7. Customer's signature: handwritten signature and/or EDS. 8. Contact details: mobile telephone number and/or other telephone number and email address. 9. Technical information generated when an EDS is issued, used or revoked: transaction date and time, information system details, device identifier, IP address and event logs, to the extent necessary to ensure security and confirm actions performed. 10. Information on the customer's representative and their powers where an EDS is issued or revoked with a representative's involvement.	
1.3.	Advice and support for business customers.	Advising existing and prospective business customers on the Bank's products and services; receiving, registering, processing and following up enquiries, requests, applications and complaints submitted by telephone, email, websites, mobile application, messaging	1. Surname, first name and patronymic (if any). 2. IIN. 3. Contact details: mobile and other telephone numbers and email address. 4. Information on the data subject's relationship with a business customer: name and BIN of the legal entity or IIN of the individual entrepreneur on whose behalf or in whose interests the subject acts, and their position or role in the Bank's information system.	

		services and other communication channels. Identifying the person making an enquiry and verifying their powers. Providing information and technical support, and examining and resolving queries and complaints. Monitoring and improving service quality, ensuring information security and preventing unlawful actions. Complying with the legislation of the Republic of Kazakhstan.	5. Information on the powers of a representative or system user to act on behalf of or in the interests of a business customer, including the type, scope, term and basis of those powers. 6. Customer and user identifiers in the Bank's information systems, including login, if any. 7. Telephone call recordings. 8. Content of enquiries and communications, including enquiries, applications, requests, complaints and correspondence, and messages sent by email, websites, mobile applications, messaging services and other communication channels. 9. Images of the data subject, including photographs, selfies and video images. 10. Personal data contained in documents and copies provided to identify the person, confirm their powers and handle an enquiry. 11. Technical information on an enquiry: date and time, communication channel, IP address, device details, session identifier and event logs, where actually processed by the Bank. 12. Information on the data subject's enquiries and the progress and results of their consideration.	
Group 2. Customer communications and product promotion				
2.1.	Providing the data subject with information on the Bank's services and the development of new products and services.	Providing existing and prospective customers with information on the Bank's products and services, changes to service terms, new products, special offers, advertising and marketing activities, including by telephone, SMS, email, mobile applications, messaging services and other communication channels. Preparing and sending personalised offers based on the customer's category, products and services used and expressed preferences, subject to the data subject's consent as required by the legislation of the Republic of Kazakhstan.	1. Surname, first name and patronymic (if any) 2. Birth details: date and place of birth. 3. Residence and registration details: actual residential address and registered address. 4. Contact details: mobile telephone number and/or other telephone number and email address. 5. Information on the data subject's relationship with a business customer: name of the organisation or individual entrepreneur and the subject's position or role, where information is sent to a business customer's representative. 6. Information on preferences, interest in the Bank's products and services, interaction history with the Bank and products and services used, as necessary to prepare personalised offers.	1. Law of the Republic of Kazakhstan No. 94-V dated 21 May 2013 "On Personal Data and Their Protection". 2. Law of the Republic of Kazakhstan No. 508-II dated 19 December 2003 "On Advertising". 3. Code of the Republic of Kazakhstan No. 375-V dated 29 October 2015 "Entrepreneurial Code of the Republic of Kazakhstan". 4. Law of the Republic of Kazakhstan No. 258-VIII dated 16 January 2026 "On Banks and Banking Activities in the Republic of Kazakhstan".

Group 3. Preparation of statistical, management, financial and regulatory reports

3	Preparing, verifying, submitting, disclosing and retaining the Bank's mandatory and internal reports.	Collecting, organising, verifying, analysing, consolidating, summarising and using information necessary for: - preparing and submitting statistical, financial, prudential and other mandatory reports to the NBK, ARDFM, Financial Monitoring Agency (FMA), state revenue authorities, state statistics authorities and other authorised state bodies; - complying with the legislation of the Republic of Kazakhstan on banking, accounting and financial reporting, state statistics, taxation, currency regulation and control, financial monitoring and risk management; - preparing internal management reports, analysing the Bank's activities, budgeting, planning, performance assessment, risk management, internal control and internal audit; - disclosing and publishing financial and other information in the cases and to the extent required by the legislation of the Republic of Kazakhstan, regulatory requirements and trading venue rules; - preparing reports on customer enquiries and the results of their consideration; - retaining reports and supporting information for the periods prescribed by the legislation of the Republic of	1. Last name, first name, patronymic (if any) 2. Information on changes of surname, first name and patronymic (if any) 3. IIN 4. Identity document details: type (name), document number, date of issue, validity period and issuing authority. 5. Date and place of birth. 6. Citizenship and residence information: country of citizenship, country of residence and country or countries of tax residence. 7. Gender 8. Residence and registration details: actual residential address and registered address. 9. Contact details: email address, telephone number and mobile telephone number. 10. For an individual, including an individual entrepreneur: information on credit history, credit scoring, creditworthiness and solvency. 11. Employment information: place of work, position and organisational unit, where necessary to determine status. 12. Information on assets, including: - information on registered vehicles; - information on registered rights to immovable property; - information on encumbrances on property; - other information on property contained in digital resources of state bodies and/or state-owned legal entities. 13. Information on an individual's participation in legal entities: status as founder, participant, shareholder, executive or beneficial owner, the relevant entity's name, the size of the interest and the basis of the relationship. 14. Information on an individual's affiliations and relationships with the Bank, a customer of the Bank or other individuals and legal entities, where necessary for mandatory reporting. 15. Information on an individual's powers: status as executive, representative, authorised person or another person acting on behalf of a customer, and the basis, scope and term of those powers. 16. Information on the Bank's employees and officers: surname, first name and patronymic (if any), IIN, position, organisational unit, powers, functions and participation in relevant processes, where necessary for management or regulatory reporting. 17. Information on the data subject contained in digital resources of state bodies and/or state-owned legal entities, limited to the specific personal data required by the relevant reporting form and lawfully obtained by the Bank.	1. Law of the Republic of Kazakhstan No. 94-V dated 21 May 2013 “On Personal Data and Their Protection”. 2. Law of the Republic of Kazakhstan No. 234-III dated 28 February 2007 “On Accounting and Financial Reporting”. 3. Law of the Republic of Kazakhstan No. 257-IV dated 19 March 2010 “On State Statistics”. 4. Law of the Republic of Kazakhstan No. 258-VIII ZRK dated 16 January 2026 “On Banks and Banking Activities in the Republic of Kazakhstan”. 5. Law of the Republic of Kazakhstan No. 474-II dated 4 July 2003 “On State Regulation, Control and Supervision of the Financial Market and Financial Organisations”. 6. Resolution of the NBK Board No. 88 dated 2 December 2025 “On Approval of the Rules for Submission of Reports by Second-Tier Banks, Branches of Non-Resident Banks of the Republic of Kazakhstan and Development Bank of Kazakhstan JSC”. 7. Resolution of the NBK Board No. 100 dated 24 December 2025 “On Approval of the Rules for Submission of Reports on Compliance with Prudential Standards by Second-Tier Banks, Branches of Non-Resident Banks of the Republic of Kazakhstan (Including Branches of Non-Resident Islamic Banks), and Banking Conglomerates”. 8. Resolution of the ARDFM Board No. 86 dated 28 April 2026 “On Approval of the Rules for Establishing a Risk Management and Internal Control System for Banks and Branches of Non-Resident Banks of the Republic of Kazakhstan”. 9. Resolution of the ARDFM Board No. 89 dated 30 April 2026 “On Approval of the Rules for Publication of Financial Statements and Key Performance
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		Kazakhstan and the Bank's internal documents.	18. Information on an individual's enquiries: date, category and subject, outcome and decisions taken, where necessary for reporting on enquiries. 19. Other personal data expressly required by the relevant mandatory reporting form, strictly to the extent necessary for the Bank to fulfil its statutory obligation.	Indicators of Joint-Stock Companies, Financial Organisations, Banks, Branches of Non-Resident Banks of the Republic of Kazakhstan and Bank Holding Companies”. 10. Listing Rules of Kazakhstan Stock Exchange JSC, approved by Resolution No. 14 of the Board of Directors of Kazakhstan Stock Exchange JSC dated 10 March 2021. 11. Resolution of the NBK Board No. 189 dated 27 August 2018 “On Approval of the Rules for Disclosure of Information by Issuers, Requirements for the Content of Information to Be Disclosed by Issuers, and Time Limits for Disclosure on the Financial Statements Depository Website”. 12. International Financial Reporting Standards brought into force in the Republic of Kazakhstan. 13. Other regulatory legal acts and internal documents of the Bank governing statistical, management, financial and regulatory reporting.
Group 4. Corporate governance and records of related parties, affiliates and persons with access to inside information				
4.1	Establishing and maintaining an up-to-date register of persons having special relationships with the Bank. Establishing and maintaining an up-to-date list of the Bank's affiliates.	Preparing the report on persons having special relationships with the Bank and transactions with such persons, and submitting it to the regulator. Overseeing the establishment and maintenance of an up-to-date register of persons having special relationships with the Bank. - Publishing the list of the Bank's affiliates on the FSD/KASE websites.	1. Identification details: surname, first name and patronymic (if any), date of birth, IIN, citizenship and country of residence. 2. Address and contact details: residential address and telephone number. 3. Employment information: place of work, position, organisational unit, concurrent positions and membership of governing, executive, supervisory and other bodies of the Bank and other legal entities. 4. Information on the spouse and close relatives: surname, first name and patronymic (if any), IIN, dates of birth and nature of the family relationship. 5. Information on corporate, property, official and business relationships of the data subject, their spouse and close relatives, including participation in legal entities, activity as an individual entrepreneur or head or member of a peasant or farming enterprise, positions held, and type and size of participation. Identification details: surname, first name and patronymic (if any), date of birth and country of residence.	1. Law of the Republic of Kazakhstan No. 94-V dated 21 May 2013 “On Personal Data and Their Protection”. 2. Law of the Republic of Kazakhstan No. 415-II dated 13 May 2003 “On Joint-Stock Companies”. 3. Law of the Republic of Kazakhstan No. 258-VIII ZRK dated 16 January 2026 “On Banks and Banking Activities in the Republic of Kazakhstan”. 4. Resolution of the NBK Board No. 88 dated 2 December 2025 “On Approval of the Rules for Submission of Reports by Second-Tier Banks, Branches of Non-Resident Banks of the Republic of Kazakhstan and Development Bank of Kazakhstan JSC”. 5. Law of the Republic of Kazakhstan No. 461-II dated 2 July 2003 “On the Securities Market”. 6. Resolution of the NBK Board No. 124 dated 26 July 2019 “On Approval of the Rules and

				Conditions for Disclosure of Non-Public Information Relating to an Issuer's Activities". 7. Resolution of the NBK Board No. 189 dated 27 August 2018 "On Approval of the Rules for Disclosure of Information by Issuers, Requirements for the Content of Information to Be Disclosed by Issuers, and Time Limits for Disclosure on the Financial Statements Depository Website". 8. Listing Rules of Kazakhstan Stock Exchange JSC, approved by Resolution No. 14 of the Board of Directors of Kazakhstan Stock Exchange JSC dated 10 March 2021.
4.2	Preparing, maintaining and updating lists of persons with access to inside information, and controlling access to, use, disclosure and transmission of such information.	Ensuring control over the handling and use of inside information concerning the Bank.	1. Identification details: surname, first name and patronymic (if any) and date of birth. 2. Employment information: place of work, position, organisational unit, employer's name, BIN, address and contact telephone numbers.	1. Law of the Republic of Kazakhstan No. 94-V dated 21 May 2013 "On Personal Data and Their Protection". 2. Law of the Republic of Kazakhstan No. 415-II dated 13 May 2003 "On Joint-Stock Companies".

Group 5. Conclusion, performance, accounting and tax recording of A&O activities, CLC

5	Organising procurement of goods, works and services to support the Bank's activities. Checking counterparties and the powers of their representatives. Drafting, approving, concluding, amending, administering, performing and terminating A&O activities, CLC. Acceptance of goods, works and services. Making payments and reconciling mutual settlements.	Conducting procurement and selecting counterparties. Identifying and checking individual counterparties, individual entrepreneurs, private practitioners, executives, representatives, signatories, beneficial owners and contact persons. Verifying powers, licences and permits. Concluding and performing A&O activities, CLC. Preparing source accounting and payment documents. Making payments. Maintaining accounting and tax records. Performing tax agent duties. Conducting internal control and audit. Handling claims and litigation.	1. Surname, first name and patronymic (if any). 2. IIN. 3. Identity document details: type, number, date of issue, validity period and issuing authority. 4. Date and place of birth. 5. Citizenship and residence information: citizenship, country of residence and country or countries of tax residence. 6. Handwritten signature and EDS information. 7. Residence and registration details: actual residential address and registered address. 8. Contact details: email address, telephone number and mobile telephone number. 9. Place of work and position. 10. Information on powers and powers of attorney. 11. Information on the data subject's equity interests in legal entities and beneficial ownership, including the size of the interest. 12. Marital status information. 13. Information on the spouse and close relatives: surname, first name and patronymic (if any), IIN and nature of the family relationship.	1. Civil Code of the Republic of Kazakhstan, General Part, No. 268-XIII dated 27 December 1994, 2. Civil Code of the Republic of Kazakhstan, Special Part, No. 409-I dated 1 July 1999, 3. Tax Code of the Republic of Kazakhstan No. 214-VIII dated 18 July 2025. 4. Law of the Republic of Kazakhstan No. 234-III dated 28 February 2007 "On Accounting and Financial Reporting" 5. Law of the Republic of Kazakhstan No. 94-V dated 21 May 2013 "On Personal Data and Their Protection" 6. Law of the Republic of Kazakhstan "On Permits and Notifications" 7. Law of the Republic of Kazakhstan No. 258-VIII ZRK dated 16 January 2026 "On Banks and Banking Activities in the Republic of Kazakhstan" 8. AML/CFT legislation of the Republic of Kazakhstan and the Rules for Submission of Information on Transactions and Suspicious Activity by Financial Monitoring Entities,
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	Maintaining accounting and tax records. Handling claims and retaining contractual records.	Retaining documents. Complying with the legislation of the Republic of Kazakhstan.	14. Education information. 15. Information on status as an individual entrepreneur or private practitioner. 16. Information on powers and powers of attorney. 17. Information on licences and permits. 18. Information on settlements, payments, taxes and outstanding debts. 19. Information from contractual, procurement, source accounting, payment, tax, claims and court documents.	approved by Order No. 13 of the Chairman of the Financial Monitoring Agency of the Republic of Kazakhstan dated 22 February 2022. 9. Regulatory legal acts of the Republic of Kazakhstan on archives and records management establishing the procedures and retention periods for contractual, accounting, tax, payment and other supporting documents. 10. Contracts concluded by the Bank with counterparties, powers of attorney, source accounting documents and the Bank's internal documents on procurement, contracts, accounting, taxation, compliance and archives, adopted in accordance with the legislation of the Republic of Kazakhstan.
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Group 6. Human resources activities and calculation of income, taxes, social payments and deductions

6.1	Conducting human resources activities in accordance with the labour legislation RoK, Code of Administrative Offences	Searching for, selecting and assessing candidates. Verifying qualifications, experience, business reputation and compliance with position requirements. Formalising and administering employment relationships. Organising work and maintaining working time records. Calculating salaries, remuneration, compensation and other payments. Calculating and remitting taxes, mandatory pension contributions, social contributions, contributions and deductions for compulsory social health insurance, and other mandatory payments. Applying tax deductions. Maintaining military registration records. Granting leave, benefits, guarantees and social payments.	1. Identification and contact details: surname, first name and patronymic (if any) and changes to them, IIN, date and place of birth, sex, citizenship, residence, tax residence, identity document details, addresses, telephone number, email, photograph, video image, signature, EDS details and accounts in the Bank's systems. 2. Education and qualification information: education, specialisation, qualifications, vocational training, professional development, assessments, certificates and authorisations. 3. Employment and employment relationship information, including places and periods of work, positions, length of service, working conditions, hiring, transfers, powers and termination of employment, and supporting documents. 4. Information on awards and incentives, disciplinary sanctions, internal investigations and employment disputes. 5. Payroll, tax and social information: salary, bonuses, compensation, allowances, financial assistance, other payments, bank details, taxes, pension contributions, social and health insurance payments, tax deductions, social benefits and guarantees. 6. Medical information: mandatory medical examinations, fitness or restrictions for work, temporary incapacity, occupational injuries, occupational diseases and disability. 7. Special information: military registration data, driving licence details and information on personal vehicles used for business purposes. 8. Information on criminal convictions, business reputation, compliance with requirements for regulated and managerial positions,	1. Labour Code of the Republic of Kazakhstan No. 414-V ZRK dated 23 November 2015. 2. Tax Code of the Republic of Kazakhstan No. 214-VIII ZRK dated 18 July 2025, as regards the calculation and withholding of taxes, tax adjustments and deductions, and the Bank's performance of tax agent duties. 3. Social Code of the Republic of Kazakhstan No. 224-VII ZRK dated 20 April 2023, as regards the calculation and remittance of pension and social contributions, the processing of social payments and the provision of social guarantees. 4. Law of the Republic of Kazakhstan No. 94-V dated 21 May 2013 "On Personal Data and Their Protection". 5. Law of the Republic of Kazakhstan No. 405-V ZRK dated 16 November 2015 "On Compulsory Social Health Insurance". 6. Law of the Republic of Kazakhstan No. 561-IV dated 16 February 2012 "On Military Service and the Status of Military Personnel" and the Rules for Military Registration of Persons Liable for Military Service and Conscripts, approved by Order No. 28 of the Minister of Defence of the Republic of Kazakhstan dated 24 January 2017.
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		Processing temporary incapacity for work. Ensuring occupational health and safety and medical fitness for work. Training and assessing employees. Meeting requirements for managerial and other regulated positions. Submitting mandatory reports. Internal control and audit. Protecting the Bank's rights. Retaining personnel records.	participation in legal entities, outside activities, related-party relationships and conflicts of interest; date of the employee's death. 9. Family member information: surname, first name and patronymic (if any), IIN, date of birth and relationship of the spouse, children, dependants and other family members, to the extent necessary to grant leave, tax deductions, benefits, payments, insurance and other guarantees. 10. Information relating to the data subject contained in digital resources of state bodies and/or state-owned legal entities.	7. Regulatory legal acts of the Republic of Kazakhstan governing: 1) arrangement of employment relationships and registration of employment contracts; 2) remuneration and calculation of average salary; 3) mandatory medical examinations, temporary incapacity and occupational health and safety; 4) tax deductions and income adjustments; 5) pension contributions, social contributions and compulsory social health insurance payments; 6) approval and vetting of bank executives; 7) maintenance, retention and archiving of personnel records.
6.2	Maintaining personnel, payroll and tax records in accordance with the legislation of the Republic of Kazakhstan.	Calculating employees' income and applying tax adjustments and deductions.	1. Information confirming entitlement to environmental compensation payments. 2. Information on medical expenses eligible for tax deductions. 3. Information on the birth, adoption, guardianship or trusteeship of children. 4. Information on the death of an employee or family member. 5. Information on combat veteran status. 6. Information on an employee's or child's disability, including the disability group and the period for which it was established. 7. Information on voluntary pension contributions paid. 8. Information on a residential mortgage loan and the costs of its repayment.	8. Employment contracts, the collective agreement, employer's acts and the Bank's internal documents adopted in accordance with the legislation of the Republic of Kazakhstan.

Term / Abbreviation	Full form	Context of use / Note
Bank	of JSC Bank CenterCredit	A second-tier bank of the Republic of Kazakhstan that collects and processes personal data
RoK	Republic of Kazakhstan	The state under whose legal framework the Bank operates
PD	Personal data	Information relating to a data subject who is identified or identifiable on the basis of that information, recorded on electronic, paper and/or other tangible media
IIN	Individual Identification Number	A unique twelve-digit number assigned to an individual
AML/CFT	Anti-money laundering, counter-terrorist financing and countering the financing of proliferation of weapons of mass destruction	Statutory requirements for customer compliance controls
NBK	National Bank of the Republic of Kazakhstan	The central bank of the Republic of Kazakhstan, responsible for regulation, including monetary policy, payments, currency regulation and banking statistics
ARDFM	Agency of the Republic of Kazakhstan for Regulation and Development of the Financial Market	The state body responsible for regulation, control and supervision of the financial market and financial organisations
FMA	Financial Monitoring Agency of the Republic of Kazakhstan	The state body responsible for AML/CFT and countering the financing of proliferation of weapons of mass destruction
Residence permit	Residence permit	A document confirming a foreign national's right to permanent residence in the Republic of Kazakhstan
EDS	Electronic digital signature	A set of electronic digital symbols generated by EDS tools that confirms an electronic document's authenticity, attribution and integrity
FSD	Financial Statements Depository	An electronic information resource used to submit and disclose financial, corporate and other information required by law
KASE	Kazakhstan Stock Exchange Joint-Stock Company	A trading venue operator whose website discloses information on issuers in accordance with legislation and listing rules
Persons having special relationships with the Bank	Persons having special relationships with the Bank	Individuals and legal entities deemed to have special relationships with the Bank under the banking legislation of the Republic of Kazakhstan
ABIS	Automated Banking Information System	The Bank's information system designed to automate banking operations, accounting, control and reporting
A&O activities	Administrative and operational activities	The Bank's contract record-keeping processes
CLC	Civil Law Contract	Process for Entering into civil law contracts
NPC (formerly KISC)	National Payment Corporation of the National Bank of the Republic of Kazakhstan Joint-Stock Company	The NBK's National Payment Corporation, responsible for the operation and development of national payment infrastructure, interbank payments, money transfers and clearing
IPS	International payment system	A payment system enabling cross-border payments, transfers and settlements between banks, organisations and users in different countries.