Attachment 2

to the Rules for Provision of Banking Services and Consideration by Banks and Organizations Engaged in Certain Types of Banking Operations of Customer Appeals Arising During Provision of Banking Services

Borrower’s full name (name) and residence address (location)

Notice Date:

(day, month, year)

Information posted on the Bank’s website and (or) mobile app

If the borrower is an individual, within thirty calendar days from the date of occurrence of delay in fulfillment of the obligation under a Bank Loan Contract (the Contract), the borrower may visit the Bank and (or) submit an application, in writing or in the manner prescribed by the Contact, outlining the information on reasons that cause the delay in fulfilling obligations under the Contract, income and other confirmed circumstances (facts) that justify the borrower’s application for modifications to the terms and conditions of the Contract in accordance with Paragraph 1-1, Article 36 of the Law of the Republic of Kazakhstan “On Banks and Banking Activities in the Republic of Kazakhstan” (the Banking Law).

Within fifteen calendar days following receipt of the individual borrower’s application provided for in Paragraph 1-1, Article 36 of the Banking Law, the Bank shall review modifications to the terms and conditions of the Contract proposed by the individual borrower and notify the individual borrower in writing or by other means specified in the Contract of:

1) its consent with the proposed modifications to the terms and conditions of the Contract;

2) its own proposals to modify the terms and conditions of the Contract;

3) refusal to modify the terms and conditions of the Contract with a reasoned justification for such refusal.

In case of receiving the Bank's decision to refuse to modify the terms and conditions of the Contract or in case of failure to reach a mutually acceptable decision to modify the terms and conditions of the Contract, within 15 (fifteen) calendar days following receipt of the Bank's decision, the individual borrower may apply to the Agency of the Republic of Kazakhstan for Regulation and Development of Financial Market by giving a simultaneous notification to the Bank.

If the borrower fails to satisfy the Bank's request to make payments under the Contract, including overdue debt, in accordance with Paragraph 2, Article 36 of the Banking Law, the Bank may levy execution against money on the borrower’s bank accounts on an uncontested basis, including by submitting a payment demand (if such recovery is stipulated in the Contract), subject to the limitations provided for by the Banking Law.

In cases when the borrower fails to satisfy the Bank's request to make payments under the Contract, including overdue debt, and if the individual borrower fails to exercise the rights provided for by Paragraph 1-1, Article 36 of the Banking Law, or the lack of agreement between the individual borrower and the Bank to modify the terms and conditions of the Contract, in accordance with Paragraph 2-1, Article 36 of the Banking Law, the Bank may apply measures against the borrower provided for by the laws of the Republic of Kazakhstan and (or) the Contract, including, but not limited to, transfer the debt for pre-trial collection and settlement to a debt collection agency (if the Bank has such right in the Contract), assign the right (claim) under the Contract to a person indicated in Paragraph 4, Article 36-1 of the Banking Law, file a court action for the recovery of outstanding debt under the Contract, and foreclose on the mortgaged property out-of-court, except for cases stipulated by the Law of the Republic of Kazakhstan "On Mortgage of Immovable Property", or through court.