

**Notification to the Retail Customer who has concluded the Bank Account Contract and(or)
the Bank Deposit Contract**

1. JSC Bank CenterCredit (the Bank) hereby
name of the Bank/non-resident bank's branch in the Republic of Kazakhstan
informs you that it is a member of the mandatory deposit insurance system, in witness whereof the Bank has been issued the Certificate No. 002 dated 02 December 2004.

2. In accordance with the Law of the Republic of Kazakhstan "On Mandatory Insurance of Deposits Placed with Second-Tier Banks of the Republic of Kazakhstan" (the "Law"), your deposit¹ is subject to mandatory deposit insurance.

3. According to the Law, the maximum insurance coverage (limit) is:
- **KZT 20 million** for saving deposits in the national currency;
 - **KZT 10 million** for other deposits (other than saving) in the national currency;
 - **KZT 5 million** for foreign currency deposits.

If there are multiple deposits of different types and currencies placed with the Bank, the aggregate balance of all deposits shall be insured, but not greater than the maximum insurance coverage - KZT 20 million, subject to limits for each type of deposit.

Please note that the amount of insurance coverage payable is calculated on the date of the Bank license revocation, based on the amount of deposit balances, including accrued interest, and is assessed by the results of:

- 1) offsetting the amount of your debt to the Bank, for example, on a loan;
- 2) recalculation of the amount of the deposit balance in foreign currency into KZT at the market exchange rate;
- 3) calculation of the total amount of insurance coverage, taking into account the balances on other deposits of different types and currencies with the Bank.

Please note that the name, type, currency and other terms and conditions of your deposit, including the maximum insurance coverage (limit) established by the Law, shall be indicated in the application or any other document to be signed by you when concluding the Bank Account Contract and (or) the Bank Deposit Contract between the Bank and you, including in electronic form.

4. If the Bank's license for conducting all banking operations is revoked, JSC Kazakhstan Deposit Insurance Fund (the "KDIF") will start payout of the insurance coverage for your deposit(s) **within 35 business days** from the date of revocation of the Bank's license.

The KDIF's announcement of the start of and the procedure for insurance coverage payout, as well as of the agent banks engaged in insurance coverage payout, the payout period and places or postponement of the start of insurance coverage payout in the case provided for by the Law, shall be published in printed periodicals distributed across the territory of the Republic of Kazakhstan (Egemen Kazakhstan, Kazakhstanskaya Pravda), and in other mass media and on the KDIF's website (www.kdif.kz).

The insurance coverage payout commencement date shall not be later than 5 business days from the date of publication of the said announcement by the KDIF.

¹ money held in bank accounts certified by the Bank Account Contract and (or) Bank Deposit Contract

5. The insurance coverage payout period shall be **1 year from the payout commencement date**. To receive the insurance coverage, you may submit an application:

to the KDIF in electronic form via the KDIF electronic payout portal or the eGov web portal, or

to the agent bank selected from the list of agent banks, on paper.

The insurance coverage shall be paid not later than 5 working days from the date you submit your application for payout accompanied by supporting documents. The forms of applications for insurance coverage payout and the list of supporting documents are available on the KDIF's website (www.kdif.kz).

The KDIF's notification of the insurance coverage payout period end date shall be published 30 business days prior to expiration of the payout period in printed periodicals distributed across the territory of the Republic of Kazakhstan (Egemen Kazakhstan, Kazakhstanskaya Pravda), and in other mass media and on the KDIF's website (www.kdif.kz).

6. After expiry of the insurance coverage payout period (1 year from the payout commencement date), your unclaimed amount of insurance coverage will be **transferred by the KDIF to your individual pension account** for voluntary pension contributions opened with JSC Unified Accumulative Pension Fund (the UAPF) in accordance with the procedure provided for by the law of the Republic of Kazakhstan on pension provision. The conditions for transferring the unclaimed insurance coverage amount to the UAPF are defined in Article 21-1(2) of the Law.

7. According to the Law, **if there is a valid reason that prevented you from submitting an application during the payout period**, you shall be entitled to submit to the KDIF a written application for insurance coverage payout accompanied by supporting documents (even if the KDIF transferred your unclaimed amount to the UAPF). The list of valid reasons is set out in Article 21-1(4) of the Law. Such application may be submitted before the final liquidation of the Bank or before you become entitled to pension payments from voluntary pension contributions in accordance with the Law of the Republic of Kazakhstan "On Pension Provision in the Republic of Kazakhstan".