

<b>APPLICATION FORM-AGREEMENT No. _____ dated “ ”</b> (hereinafter referred to as the “Application Form-Agreement”/ “Application Form”) to the Standard Terms for Provision of the Complex of Banking Services to Individuals at JSC Bank CenterCredit (Accession Agreement) No. 001 (hereinafter referred to as the “Standard Terms” / “Agreement” / “Offer”/ “Accession Agreement”)	
<b>The Application Form-Agreement shall constitute an agreement provided by me (hereinafter referred to as the Subject) to JSC Bank CenterCredit, BIN 98064000093 (hereinafter referred to as the “Bank”), stating that on its basis I have read and understood the Standard Terms posted on the <a href="http://www.bcc.kz">www.bcc.kz</a> website, and in case of a positive outcome of due diligence conducted on me in accordance with the laws of the Republic of Kazakhstan, I accede to the Standard Terms in their entirety, and fully accept all the conditions, rights and obligations as a Customer.</b>	
<b>General Information. For the citizens of the Republic of Kazakhstan, foreign citizens and stateless persons:</b>	
Surname First Name Patronymic	
Date and Place of Birth	
Registration Address	
Actual Residence Address	
Document certifying the identity (and the right to stay in the Republic of Kazakhstan – for foreign citizens staying in Kazakhstan)	<i>(number, series, issuing authority, date of issue, expiry date)</i>
IIN/ other document confirming registration in the country of stay/residence (for foreign citizens)	
Mobile (Cell) Phone Number	
Language of Communication/Transaction	<i>(Kazakh/Russian/other – please indicate)</i>
Are you the Bank’s related party?	<i>(Yes/No; If yes, please indicate: a shareholder/a participant/degree of kinship/relationship, a legal entity/title/other)</i>
FATCA Indicator	
Citizenship	
Country of Tax Residence	
Are you a foreign politically exposed person (FPEP)?	<i>(Yes/No; If yes – please provide full title)</i>
Do you have a close relative who is a FPEP?	<i>(Yes/No; If yes – please provide full name and title)</i>

In accordance with the Law of the Republic of Kazakhstan “On Personal Data and Its Protection” and other regulatory legal acts of the Republic of Kazakhstan (hereinafter the “Law”), the Subject shall provide his/her specific, informed and conscious consent to JSC Bank CenterCredit, BIN 98064000093 (hereinafter the “Bank”), the Bank’s partners and third parties who have and/or may have relation to conclusion and/or execution and/or technical maintenance of any transactions/operations concluded (which may be concluded) between the Subject (a person represented by the Subject) and the Bank (hereinafter the “Bank”), to the collection and processing of the Subject’s personal data both on paper and in electronic format, in arrays and/or databases of the Bank/Database Operators/third parties.

- I. Personal Data shall mean any Subject-related information recorded on electronic, paper and/or other physical media, which may contain (including, but not limited to):**
- 1) information required for filling out the application form and proper identification/authentication/authorization: IIN/BIN, surname, first name, patronymic; citizenship; residency (country of residence and tax residence); identity document details; individual identification number; birth date and details; gender; photo/video; signature (handwritten and/or electronic digital); biometric data (photo and video recording); stamps, facsimiles, algorithms, codes (numeric, alphabetic, symbolic and combined), code words (identifier words) or identification codes and other data used for identification/authentication/authorization;
  - 2) marital/social status information: marriage certificate details, spouse’s surname, first name, patronymic, spouse’s passport details; presence/absence of dependents and/or other family members; degree of kinship, surnames, first names, patronymics and dates of birth of other family members, dependents; list of individuals whose official representative and/or guardian the Subject is; information on the presence of any disability; information from the “Narcology” Mental Health Center; information from the “Psychiatry” Mental Health Center; information on servicemen doing military service (type of military serviceman, rank); other information that the Subject lawfully possesses and voluntarily provided to the Bank;
  - 3) information required for maintenance of contact and for identification/authentication/authorization: place of residence registration, place of actual location (stay), place of work and position; telephone number (home, office, mobile, financial number – an encrypted identifier of telephone numbers), e-mail address, etc.;
  - 4) information related to the Bank’s provision of services (performance of operations, conclusion of transactions, execution of actions): texts of contracts (agreements), additional agreements thereto, applications and consents, correspondence, instructions on performance of transactions (payment, cash and other documents), documents of title, payment card and bank account numbers, etc.;
  - 5) information on the purpose and nature of business relations;
  - 6) information on education, professional occupation, employment status, business reputation: education, profession, qualification (including advanced training), job title, academic degree, academic title, membership in professional chambers/organizations, foreign language skills and other information; details of the Individual Entrepreneur State Registration Certificate, details of the activity license, credentials, patents, diplomas, certificates; information on the presence/absence of a criminal record, criminal prosecution/imposition of administrative sanctions;
  - 7) information on the Subject’s credit (other) history, information required to assess the Subject’s solvency: pension contributions, information on official, self-declared and other income and expenses, etc. information on the presence/absence of bank/personal/balance accounts (account numbers, type, maturity, amount, terms of deposit and other information); information on availability/absence of loans, bank accounts, cash and securities, including under trust management and custody (contract details, including account numbers, bank card numbers, bank card code information, credit history codes, addresses of real estate property to be purchased, loan amount and currency, loan purpose, lending terms, collateral information, account balances and amounts of account movements, type of bank cards, limits and other information);
  - 8) information required for proper quality of services and its improvement, customization of services provided, including remote service: history of services provided and behavioral patterns, information about surrounding objects, IP-addresses, telemetry, geolocation, browser and operating system information, information about the device used and from the device sensors (including access to phone book contacts, gallery and camera (QR), microphone, etc.);
  - 9) property information (property status): information on the Subject’s property and/or property of third parties pledged as security for obligations, and on other (any) property of the Subject, image (photo/video) of such (any) property in any format, etc., information on presence/absence of encumbrances (attachments) on the property; identification information, information on availability (absence) of registration, encumbrances; general property characteristics; cost; property address (location), state registration details and other information);
  - 10) digital document details obtained through integration of the digital document service with the Bank;
  - 11) other information required by the Bank, including for filling out the application form, compiling a file (customer/personal file), in accordance with the legislative requirements of the Republic of Kazakhstan and the Bank’s internal documents (including information on the Subject’s participation in the capital of legal entities – ownership interest, number of shares (stake); positions held, as well as information on changes and/or updates in such data; list of legal entities represented by the Subject), for the Bank’s interaction with database operators, the Bank’s counterparties, third parties;
  - 12) information on subscriber number assessment by mobile network operators JSC Kcell, Mobile Telecom-Service LLP, KaR-Tel LLP,
- and
- 13) information on changes and (or) updates in the above details.
- II. The following are the third parties and partners:**
- 1) A major shareholder of the Bank, subsidiaries/affiliates of the Bank’s major shareholder;
  - 2) JSC National Information Technology, BIN: 000740000728 (JSC NIT), JSC National Payment Corporation of the National Bank of the Republic of Kazakhstan, BIN: 960440000151 (the NPC), JSC Damu Entrepreneurship Development Fund, BIN: 970840000277 (JSC Damu Fund), Non-Profit Joint-Stock Company State Corporation “Government for Citizens”, BIN: 160440007161 (NJSC State Corporation “Government for Citizens”), JSC Workforce Development Center, BIN: 990440000385;
  - 3) identification information exchange centers, operators/owners of bases containing personal data, including of state databases, state personal data access control service, non-state personal data access control services, the NPC, NJSC State Corporation “Government for Citizens”, Republican State Budget-Supported Enterprise “State Pension Payment Center” (BIN: 970740001013), JSC State Social Insurance Fund (BIN: 040440004549), JSC Unified Accumulative Pension Fund (BIN: 971240002115), JSC Kazakhstan Sustainability Fund (BIN: 170940012405), JSC Kazakhstan Deposit Insurance Fund (BIN: 991240000414);
  - 4) First Credit Bureau LLP (BIN: 040940002421) and JSC State Credit Bureau (BIN: 120940011577);
  - 5) authorized bodies, law enforcement agencies and special government authorities, officials and other authorized persons as established by the laws of the Republic of Kazakhstan;
  - 6) legal entities engaged in provision of public services by the resolution of the Government of the Republic of Kazakhstan in accordance with the legislation of the Republic of Kazakhstan;
  - 7) Insurance companies and assistance/medical centers/hospitals with which the Bank has contractual relations;
  - 8) mail and communication organizations/operators, any other persons hired or to be hired by the Bank in the future to provide services to the Bank, including, but not limited to, debt recovery, consulting, legal, audit, analytical, courier, document transmission, information and technological interaction and other services to enable such other persons to perform their obligations to the Bank under the contracts concluded by the Bank, persons with whom the Bank will enter into contract(s) due to substitution of parties in an obligation;
  - 9) persons (including Bank partners) rendering services/providing goods to the Subject due to the Subject’s interest in receiving services/goods, and persons with whom the Bank has entered into a contract/agreement on granting a loan to the Subject for purchasing goods/services sold by such persons;
  - 10) payment systems, including international payment systems, as well as their members, indirect members, subsidiaries/affiliates, any other third parties hired or to be hired by them or the Bank in the future to provide services, payment and/or money transfer participants;
  - 11) correspondent banks, processing organizations;
  - 12) persons involved in the transfer/routing/processing of order(s)/ instructions and/or orders for execution of transactions / performance of operations of the Subject (or corporate payment card holder), including payment organizations;
  - 13) money sender, the Subject’s counterparty, beneficiary, the Bank’s payment agent/subagent (if payment services are provided by the Bank through a payment agent/subagent);
  - 14) third-party providers of payment services and payment (mobile) services;
  - 15) accounting/clearing organizations, depositories, custodians, foreign custodians, stock exchanges, international settlement (payment) systems;
  - 16) authorities and/or organizations of the Astana International Financial Centre (the AIFC), if the Subject performs transactions with the AIFC participants or using bank accounts opened with the AIFC banks;
  - 17) Legal entities certifying the correspondence of the public EDS key with the private EDS key, as well as confirming the authenticity of a registration certificate and having the necessary permits as provided for by the laws of the Republic of Kazakhstan;
  - 18) Bank Partners – a legal entity/ an individual entrepreneur having valid contracts/agreements concluded with the Bank.
- III. Collection, processing and use of the Subject’s personal data (including collection, processing and storage on paper and (or) in electronic format in the Bank’s/operators’ arrays and (or) databases) shall be carried out, among others, for the following purposes:**
- 1) for the Subject’s application (application of a person represented by the Subject) for banking and/or other services that may be provided by the Bank in accordance with the laws of the Republic of Kazakhstan;
  - 2) for the Bank’s conduction of transactions, for the Bank’s performance of actions (instructions) specified by the Subject;
  - 3) for making money transfers, the Subject’s personal data may be provided by the Bank to the Subject’s counterparty (counterparty of a person represented by the Subject) and to all banks/processing organizations/International Payment Systems (payment systems)/ payment (mobile) service providers (Apple Pay, Samsung Pay, etc.), through which the Subject’s order (order of a person represented by the Subject) is transferred/routed/processed;
  - 4) to conclude/conduct/execute transactions/operations under the orders, directions, instructions, orders, etc. including on the organized/OTC securities market of the Republic of Kazakhstan, international organized/OTC foreign market, the Subject’s personal data may be provided by the Bank to accounting/clearing organizations, depositories, custodians, foreign custodians, stock exchanges, international settlement (payment) systems, the Subject’s counterparties (counterparties of a person represented by the Subject) and to all banks/processing organizations, through which the instruction(s) and/or order(s) for execution of transactions/conduction of operations are transferred/routed/processed;
  - 5) for the Bank’s internal control and accounting, as well as for controlling and confirming the Subject’s (person represented by the Subject) and the Bank’s duly performance of their obligations under relevant contracts (agreements);

- 6) for the Bank's performance of due diligence (as by a subject of financial monitoring) of its customer when establishing business relations and completing the customer transactions in accordance with the laws of the Republic of Kazakhstan, exercising the currency control functions;
- 7) for the Bank's performance of activities (duties) related to customer identification/authentication/authorization and verification of the accuracy (correctness) of information / data / algorithms / codes / symbols / identifiers / numbers and others provided/used by the Subject/the Bank (including by obtaining/verifying personal data and other information from the Bank's sources and other sources available to the Bank) in order to minimize the risk of unauthorized transactions in accordance with the laws of the Republic of Kazakhstan and the terms and conditions of the relevant contracts;
- 8) for the Bank's performance of its obligation to keep and record primary documents used in accounting within the timeline established by the laws of the Republic of Kazakhstan;
- 9) for the Bank's performance of its obligation to keep documents, materials, files established by the National Bank of the Republic of Kazakhstan, and other regulatory legal acts of the Republic of Kazakhstan;
- 10) for confirmation of transactions between the Bank and the Subject (a person represented by the Subject) under relevant contracts (agreements) at the request of the Subject and/or third parties having such right in accordance with the laws of the Republic of Kazakhstan;
- 11) for judicial and extrajudicial protection of the Bank's rights: (i) if obligations under existing contracts (agreements) are breached; (ii) if disputes arise, including disputes with third parties;
- 12) for the purposes of the Bank's work with debt collection agencies and/or other specialized persons or employees/representatives of the Bank who will be instructed to carry out debt collection activities under the relevant contracts (agreements), if obligations under such contracts (agreements) are breached, and for holding auctions related to sale of collateralized property;
- 13) to calculate the maximum exposure per single borrower and to comply with prudential and other standards and limits, and to check "transparency";
- 14) for the Bank's interaction with third parties (for interaction of third parties with the Bank, third parties with each other), which have and/or may have relation to conclusion and/or execution and/or servicing of any transactions/operations concluded (which may be concluded) between the Subject (a person represented by the Subject) and the Bank;
- 15) for the Bank's submission/receipt of reports and/or information to/from authorized bodies, audit, valuation and other competent companies, credit bureaus, shareholders and/or affiliates of the Bank, database operators, the Bank counterparties;
- 16) for development, storage and application of mathematical, statistical and behavioral models, information systems, databases (including analysis, modeling, forecasting); for risk hedging and/or other types of insurance, if such insurance is stipulated by the terms and conditions of respective contracts (agreements), products of the Bank, for provision of information to JSC Kazakhstan Deposit Insurance Fund;
- 17) for the purposes of identification/authentication/authorization and granting access to premises/buildings/offices/information systems of the Bank or third-party service providers in accordance with the procedure and subject to the restrictions stipulated by the Bank's internal documents, to ensure the Bank's security regime;
- 18) for exchange of information, including review and/or provision of reports on the Subject's (and/or third party) appeals, complaints, proposals, recommendations, claims, orders, etc., transfer (receipt) of correspondence (mail) to the Subject (to a person represented by the Subject) to send (deliver)/receive via courier services, courier company, express mail, etc.;
- 19) for the Bank's assignment of rights of claim under contracts (agreements) concluded between the Subject (a person represented by the Subject) and the Bank, if such assignment is provided for by the terms of the relevant contracts (agreements) concluded between the Subject (a person represented by the Subject) and the Bank (as well as for the purposes of conclusion and/or implementation of securitization transaction(s) by the Bank);
- 20) for marketing purposes, promotions, provision (sending) to the Subject of any information materials, including on the Bank products and/or services, and other notifications by means of telephone, fax, other types of communication, as well as via open communication channels (including SMS, e-mail, fax, social networks, push notifications, etc.);
- 21) for development of marketing and promotional campaigns, further banking services, taking into account the history of the Subject's relationship (relationship of the person represented by the Subject) with the Bank, customization of services provided by the Bank or the Bank's partner;
- 22) for the Bank's interaction with third parties providing service maintenance to the Subject (a person represented by the Subject) as part of the banking and other services;
- 23) for other purposes established (that may be established) by the laws of the Republic of Kazakhstan or stipulated by contracts concluded between the Subject and the Bank and other documents submitted by the Subject to the Bank and/or by the Bank to the Subject.

**IV. The Subject hereby also gives his/her consent:**

- 1) to obtaining by the NPC, JSC State Credit Bureau, First Credit Bureau LLP, JSC NIT, JSC Damu Fund, the Government for Citizens, of information on the Subject (on a person represented by the Subject) from state databases and from state database operators/owners; to transferring to the Bank by the NPC, JSC State Credit Bureau, First Credit Bureau LLP, JSC NIT, JSC Damu Fund, state databases and the state database operators/owners of information on the Subject (on a person represented by the Subject) received from the state databases and from the state database operators/owners; to transferring to the state database operators/owners of information on the Subject (on a person represented by the Subject) from all state databases by JSC State Credit Bureau, First Credit Bureau LLP, the NPC, JSC NIT, JSC Damu Fund, directly or through third parties; to the Bank's obtaining of information on the Subject (on a person represented by the Subject) from state databases and from state database operators/owners via JSC State Credit Bureau, First Credit Bureau LLP, the NPC, JSC NIT, JSC Damu Fund or third parties;
- 2) to transferring of the Subject's (a person represented by the Subject) personal data and information determining the Subject's income to JSC Workforce Development Center, as well as to the Credit Bureau's receiving from JSC Workforce Development Center and provision to the Bank, of the Subject's (a person represented by the Subject) personal data and information determining income in order to assess the Subject's (a person represented by the Subject) creditworthiness;
- 3) to collection, processing of personal, biometric and/or other data of the Subject (hereinafter referred to as the data) by the Bank and its partner authorized to provide services to the Bank on the basis of the contract/agreement concluded with the Bank (hereinafter referred to as the partner), including to transferring of data to credit bureaus;
- 4) to the credit bureaus' transfer of the Subject's information without limitation to a legal entity engaged in attracting and keeping pension contributions and pension payments;
- 5) to provision by a legal entity engaged in attracting and keeping pension contributions and pension payments of the existing and future information on the Subject to credit bureaus, and to the credit bureaus' provision of the above information to the Bank;
- 6) to provision by a legal entity engaged in pension and benefit payment activities of the existing and future information on the Subject to the Bank;
- 7) to the credit bureaus' provision to the Bank of information on the Subject from the unified insurance database as on a subject of the unified insurance database;
- 8) to provision of information on the Subject (a person represented by the Subject) by state and non-state databases to the Bank, credit bureaus, database operators, as well as by credit bureaus, database operators to the Bank - from all state and non-state databases, directly or through third parties;
- 9) to provision by a legal entity engaged in provision of public services by the resolution of the Government of the Republic of Kazakhstan or other authority in accordance with the legislation of the Republic of Kazakhstan, of the existing and future information on the Subject to credit bureaus and to the Bank through credit bureaus;
- 10) to the Bank's correction of the Subject's personal data in case of their change (surname, address, other), if such changes are entered into the databases of authorized bodies and used by the Bank;
- 11) to receiving of any information materials (including information of advertising nature) from the Bank, the Bank's partners, including on products and/or services and/or offers of the Bank, the Bank's partners by means of telephone, fax, other types of communication, as well as via open communication channels (including SMS messages, e-mail, fax, push notifications, voice message, remote access systems, social networks, etc.);
- 12) to the Bank's signing of contracts and all related documents using means of facsimile (graphic/electronic/scanned) copying of the authorized person's signature and (or) EDS on behalf of the Bank;
- 13) to getting access via the BCC.KZ mobile app to the Digital Documents service of the Mobile Government information system and to transferring of the Subject's IIN to state authorities for the purposes of service rendering;
- 14) to issuance of a registration certificate and a private EDS key by JSC Bank CenterCredit Certification Authority, as well as to storage of the private EDS key in the cloud EDS;
- 15) to revocation of the Subject's registration certificate issued by JSC Bank CenterCredit Certification Authority, if the Subject has forgotten and/or lost the password to the private EDS key.
- 16) to mobile network operators JSC Kcell, Mobile Telecom-Service LLP, KaR-Tel LLP - to provide the Subject's Client Rating to the Bank.

**V. The Subject hereby acknowledges that:**

- 1) the Bank shall be entitled to disclose (transfer) the Subject's information constituting bank secrecy to third parties in electronic, paper and (or) other physical medium, which will be or became known during its activities and/or within the framework of civil and other relations between the Bank, third parties and its Partners subject to the applicable legislative requirements of the Republic of Kazakhstan and requirements of international law (requirements of international treaties);
- 2) the Subject is notified by the Bank that the Subject's personal data is protected by the Bank in a regime similar to the regime of protecting information constituting banking secrecy, unless otherwise established by the laws of the Republic of Kazakhstan;
- 3) this written consent to collection and processing of personal data shall not be withdrawn in cases if it contradicts the laws of the Republic of Kazakhstan, or if there is any outstanding obligation to the Bank;
- 4) the Bank shall be entitled to collect and process personal data without the Subject's consent in cases established by the laws of the Republic of Kazakhstan, including in other banks and/or organizations for the purposes of any debt collection activities not prohibited by the laws of the Republic of Kazakhstan;
- 5) the Bank shall be entitled to collect (receive) and process the Subject's personal data from the Subject and any third parties, as well as to transfer the Subject's personal data to third parties (including cross-border transfer), disseminate personal data in publicly available sources, subject to the applicable legislative requirements of the Republic of Kazakhstan and the requirements of international law (requirements of international treaties);
- 6) if the relevant contract(s) concluded between the Subject (a person represented by the Subject) and the Bank provides for transfer of the Subject's personal data by the Bank through open communication channels (including cross-border transfer), the Subject is aware of the risk of unauthorized receipt of information by third parties and takes such risk;
- 7) this consent authorizes the Bank in accordance with the procedure established by the legislation of the Republic of Kazakhstan to do any action (operation) with the Subject's personal data or sets of such actions (operations), including those performed with or without the use of automation means, including, but not limited to, collection, processing, recording, copying, backup copying, protection, screening, systematization, accumulation, storage within the Bank and outside the Bank (subject to security and confidentiality requirements), updating (change, update), extraction, use, transfer (dissemination, access provision, including transfer to third parties with the right to process the Subject's personal data, including cross-border transfer), depersonalization, blocking, deletion, destruction, including performance of these actions by a third party at the Bank's request, unless it contradicts the legislative requirements of the Republic of Kazakhstan;
- 8) this consent may be used by the Bank, among other things, when the Subject and/or a legal entity represented by the Subject, and/or a legal entity where the Subject is a CEO, Chief Accountant, shareholder/participant, etc., receive any products, banking and/or other services in the Bank, as well as when such legal entity (as a counterparty) concludes transactions with the Bank;
- 9) it is not required to notify the Subject of the Bank's receipt from third parties and/or the Bank's transfer to third parties of the Subject's personal data, such personal data may be collected, processed, transferred by the Bank without notification;
- 10) this consent may be provided to third parties as evidence that the Subject has given his/her consent to collection and processing of personal data and disclosure of information constituting bank secrecy;
- 11) this consent may be withdrawn in cases regulated by the laws of the Republic of Kazakhstan, on the basis of an appropriate application in writing, which shall be delivered to the Bank at least 60 (sixty) calendar days prior to the date of its withdrawal. At the same time, the Subject is aware that in accordance with the Law, this consent may not be withdrawn in cases where such withdrawal would be contrary to the laws of the Republic of Kazakhstan, or if the Subject has outstanding obligations to the Bank and/or its partners and/or other contractual legal relations with the Bank and/or the Bank's partners.






**VI. This consent may be given (confirmed to have been given) in any manner not contradictory to the legislative requirements of the Republic of Kazakhstan, including, but not limited to:**

- ❖ in writing on paper;
- ❖ in the form of an electronic document signed with an electronic digital signature or by entering a one-time SMS password as requested received to the Subject's subscriber number;
- ❖ in any other way (by telephone or other means of communication, by making appropriate marks in specially designated fields of Internet resources, by performing actions in information systems, hardware and software complexes, software or service software product, which are designated as actions expressing granting a consent (for example, continuation of use)) with application of protective action elements not contradicting the laws of the Republic of Kazakhstan, to be determined by the Bank. Such elements of protective actions may include stamps, algorithms, codes (numeric, alphabetic, symbolic and combined), code words (identifier words) or identification codes, encryption, biometric data or other methods of protection consistent with the laws of the Republic of Kazakhstan.

**VII. This consent shall be valid from the date of its granting (confirmation of its granting) by the Subject (a person represented by the Subject) and during:**

- ❖ a period of processing the Subject's application (application of a person represented by the Subject) for banking and/or other services that may be rendered by the Bank and/or the Bank's partners in accordance with the Laws of the Republic of Kazakhstan;
- ❖ a period of legal relations between the Bank and the Subject in connection with the Bank's provision of banking services and/or other services in accordance with the Laws of the Republic of Kazakhstan and terms of contracts/agreements and other transactions made between the Bank and/or the Bank's partner and the Subject;
- ❖ timeline established by the Laws of the Republic of Kazakhstan for storage of first-level documents (primary documents) by the Bank;
- ❖ other period arising out of the conditions stipulated by Clause III hereof.

This consent is signed using one of the following options:

	<b>On paper</b>	Customer's handwritten signature:
	<b>On the Bank's tablet</b>	Customer's personal electronic (graphic) signature:
	<b>on BCC.KZ, SMS to the phone number 4433</b>	Customer's entering of a one-time OTP code/password:
	<b>by entering a one-time SMS password as requested, received to the customer's subscriber number +7(.....)</b>	Customer's entering of a one-time OTP code/password:
	<b>EDS</b>	With EDS (Customer's EDS key):