

**"БАНК ЦЕНТРКРЕДИТ" АҚЦИОНЕРЛІК ҚОҒАМЫ**  
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**АКЦИОНЕРНОЕ ОБЩЕСТВО "БАНК ЦЕНТРКРЕДИТ"**  
Республика Казахстан, 050059, Алматы, пр. Аль-фараби, 38  
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**№18-3-2/234/3931**  
**As of 16.01.2024**

**To: Correspondent Banks**

*Re: Measures on Anti-Money Laundering and  
Combating the Financing of Terrorism and  
Compliance with International Sanctions*

Dear Sirs,

We hereby bring to your attention that since March 9, 2010 the Law "On Anti-Money Laundering and Combating the Financing of Terrorism" was enacted in the Republic of Kazakhstan.

To implement the requirements of this Law, the Board of Directors of JSC "Bank CenterCredit" № 85 of April 1, 2010 (last amended on January 18, 2022) approved the "Policy on Anti-Money Laundering and Combating the Financing of Terrorism" (hereinafter the Policy) and the Board Decision № 243 of April 27, 2010 (last amended on December 1, 2022) approved the "Rules of internal control of JSC Bank CenterCredit for Anti-Money Laundering and Combating the Financing of Terrorism", and Resolution of the Management Board No. 0629/3 dated June 29, 2023 approved the "Rules of compliance with country and sanctions restrictions of JSC Bank CenterCredit" (hereinafter referred to as the Rules). The above documents are updated on a regular basis as the requirements of the legislation of the Republic of Kazakhstan change and the Bank's internal procedures improve.

In accordance with the Policy and Rules, Bank CenterCredit JSC has appointed an employee responsible for organizing Anti-Money Laundering and Combating the Financing of Terrorism and for compliance with country and sanctions restrictions.

Within the framework of the Law and the above-mentioned documents, the Bank implements measures Anti-Money Laundering and Combating the Financing of Terrorism and to comply with sanctions restrictions, in particular:

- The Know Your Customer (KYC) method is used to identify and survey the Bank's customers in order to understand the customer's business and monitor transactions subject to control by thresholds and signs of suspiciousness;
- Checking of the Bank's clients and their transactions for compliance with the list of organizations and persons related to the financing of terrorism and extremism, as well as sanctions lists;
- The information provided for by the Law on operations subject to threshold monitoring shall be submitted to the authorized body;
- Transactions are examined and suspicious transactions are identified to confirm the validity or refute suspicions of legalization (laundering) of proceeds of crime and terrorist financing by the client. In case of identification of suspicious transactions, the information is sent to the authorized body;
- Documentary recording of information and storage of data on the client and his transactions is carried out;
- The Bank's employees are trained on money laundering and terrorist financing and sanctions restrictions;
- The procedure of money laundering and terrorism financing risk management is applied;
- Recommendations and documents of international organizations ratified by the Republic of Kazakhstan are observed;

The Bank's right to refuse to conduct or terminate a transaction if such refusal or termination is conditioned by international economic sanctions in respect of countries, individuals and legal entities specified in the list of OFAC, UN Security Council, as well as sanctions established by the European Union, intergovernmental organization FATF and other authorized organizations is approved;

Observed Maintaining a high level of client awareness of the need to comply with international sanctions.

We would also like to inform you that Bank CenterCredit JSC does not maintain correspondent relations with non-resident banks included in the sanctions lists of the USA, the European Union and Great Britain, and which do not have permanent management bodies in the territory of the states in which they are registered.

Faithfully yours,

**Managing Director Treasury Center**



**Timur Gabassov**