

TOM / SPOT

Future Value-Dated Transactions

A **TOM** transaction (derived from English “tomorrow”) is a transaction with a settlement date that is the next business day after the trade date.

A **SPOT** (T + 2) transaction is a transaction with a settlement date that is the second business day following the trade date.

The key difference between the TOM/SPOT and standard currency conversion is that TOM/SPOT transactions do not require full transaction amount, only 25% of the transaction amount is delivered to calculate the resulting difference between buying and selling.

This tool is designed for those who are looking to boost their returns and willing to manage risk. It is best suited for experienced or disciplined investors.

Let's look at an example:

You decide to make a TOM transaction for \$20,000. According to the rules, the Bank temporarily blocks \$5,000 (25% of transaction amount) on your account as a security.

Your forecast: You expect that the USD exchange rate, currently at KZT 530, is to rise tomorrow. To earn from this, you decide to “buy” US dollars today with a settlement to be made tomorrow.

Step 1: Transaction opening

- Action: You open a TOM transaction to buy \$20,000.
- Opening rate: As of the transaction time, the exchange rate is KZT 530 per USD.
- Result: Your order is recorded, and \$5,000 is blocked in the account as a security

The exchange rate changes in your favor (rises)	The exchange rate changes unfavorably (falls)
<p>Step 2: Transaction closing on the next day The next day, the USD rises to KZT 534 as you predicted. And you decide to lock in profits.</p> <ul style="list-style-type: none">• Action: Before 04:00 p.m., you tap ‘Close by counter transaction’.• Exchange rate difference calculation:• Exchange rate difference: 534 (closing rate) – 530 (opening rate) = +4 KZT per dollar.• Your profit comprises: $\text{KZT } 4 \times \\$20,000 = \text{KZT } 80,000$.	<p>Step 2: Transaction closing on the next day The next day, your prediction fails to play out, and the USD exchange rate drops to KZT 528. To avoid further losses, you close the transaction.</p> <ul style="list-style-type: none">• Action: Before 04:00 p.m., you tap ‘Close by counter transaction’.• Exchange rate difference calculation:• Exchange rate difference: 528 (closing rate) – 530 (opening rate) = -2 KZT per dollar• Your loss comprises: $\text{KZT } -2 \times \\$20,000 = \text{KZT } -40,000$

Automatic Transaction Closing:

If you create a TOM order and you don't close the transaction before 04:00 p.m. the next day by tapping 'Close by counter transaction', the system will automatically close the transaction at the online exchange rate fixed at the transaction closing time.

Result: Your blocked \$5,000 security is returned to your account, and KZT 80,000 profit is credited to your account. If you had simply bought and sold \$5,000, the profit would only be KZT 20,000.

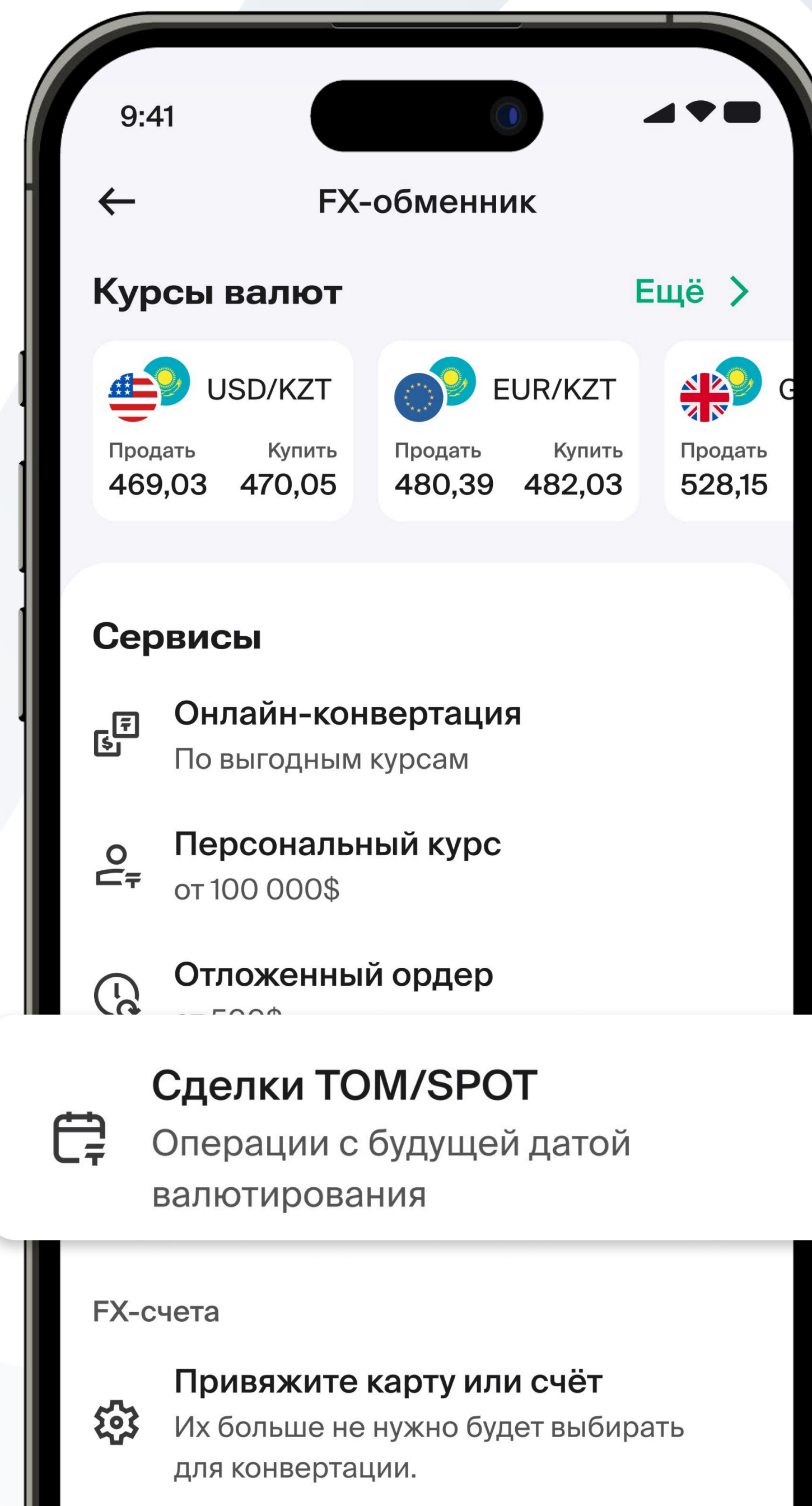
Result: Your \$5,000 security is returned less the KZT 40,000 loss.

If you had just bought and sold \$5,000, your loss would be KZT 10,000.

TOM/SPOT service allows you to earn up to 4x more than a regular trade.

1. Access

- You can find TOM/SPOT functionality on the main screen of the FX-Exchange service.
- Available on business days between 10:30 a.m. and 06:00 p.m. local time



2. Activation

To access TOM/SPOT transactions, new customers must complete the below steps:

- Onboarding: Read the information about the service operation.
- Testing: Successful testing results will confirm that you are financially literate.
- Sign and accept a qualified investor status or sign a risk acknowledgement.
- Sign the Standard Bank Terms: review and accept the General Transaction Terms



3. Transaction creation

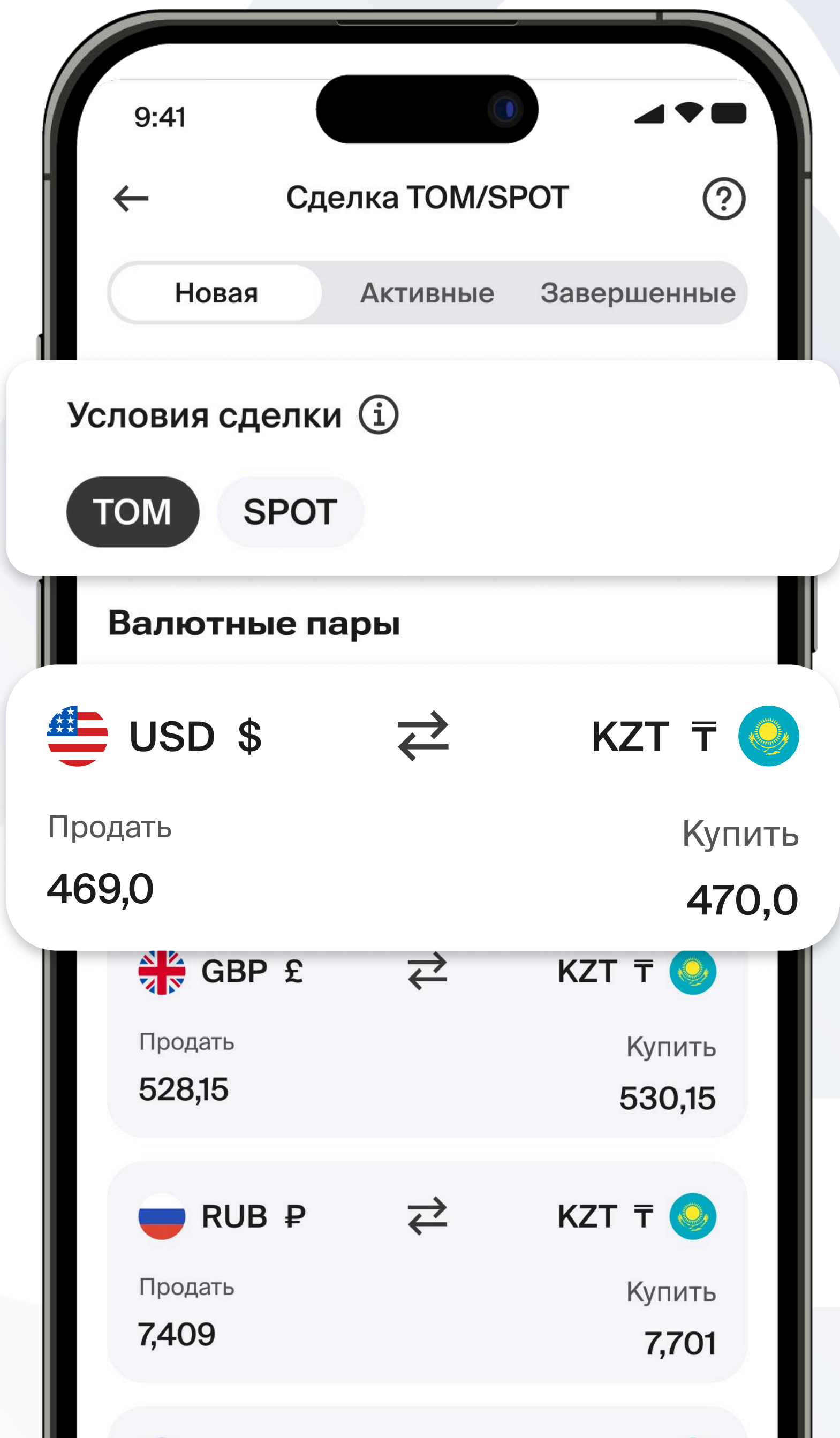
Once successfully activated, you can create TOM/SPOT transactions. Please note that the minimum transaction amount is \$10,000

Step 1. Select transaction type

TOM or SPOT transaction selection options are available on the first screen of the homepage.

Step 2. Select currency pair.

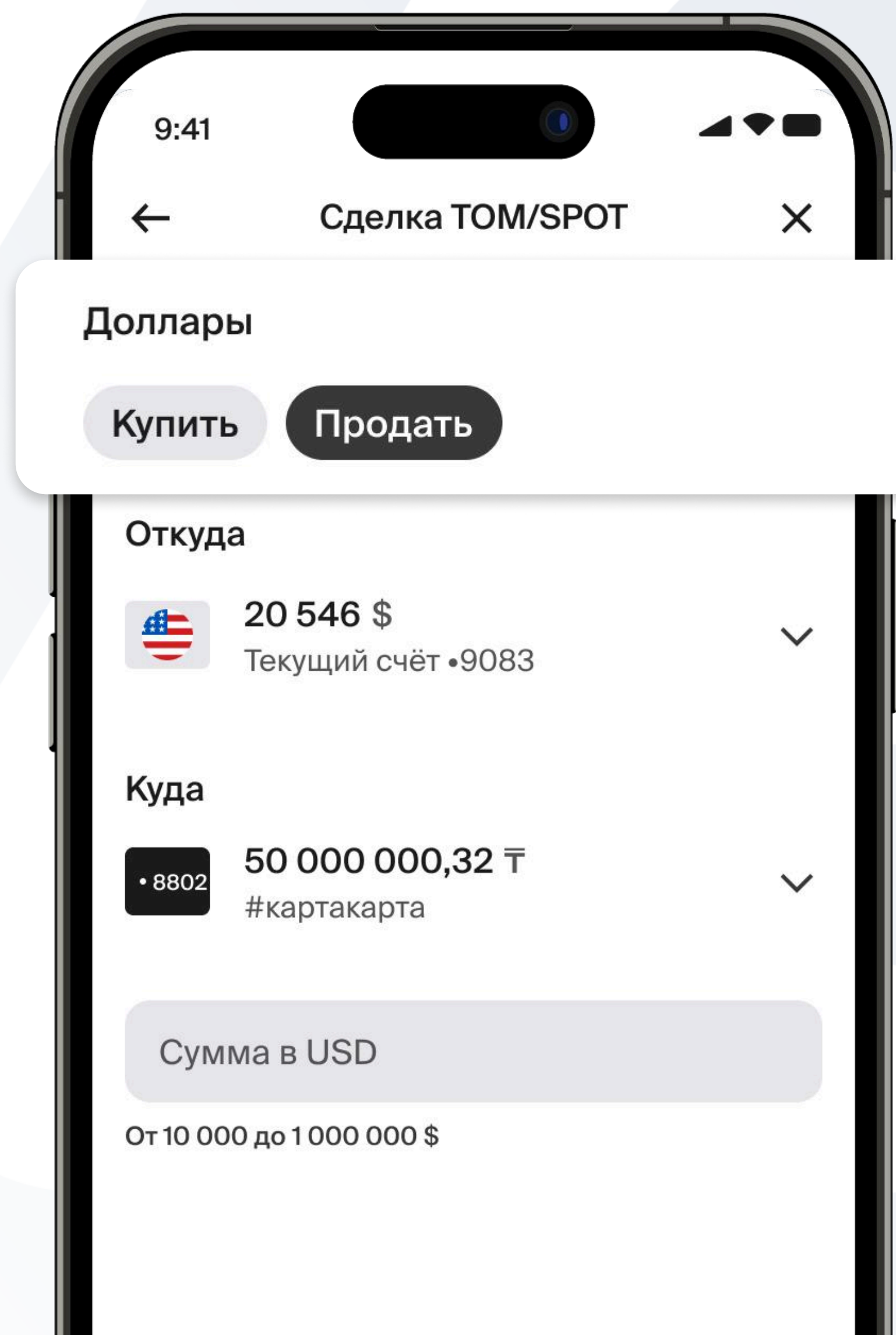
On the same screen, select the desired currency pair, e.g. KZT/USD.



4. Setting transaction parameters

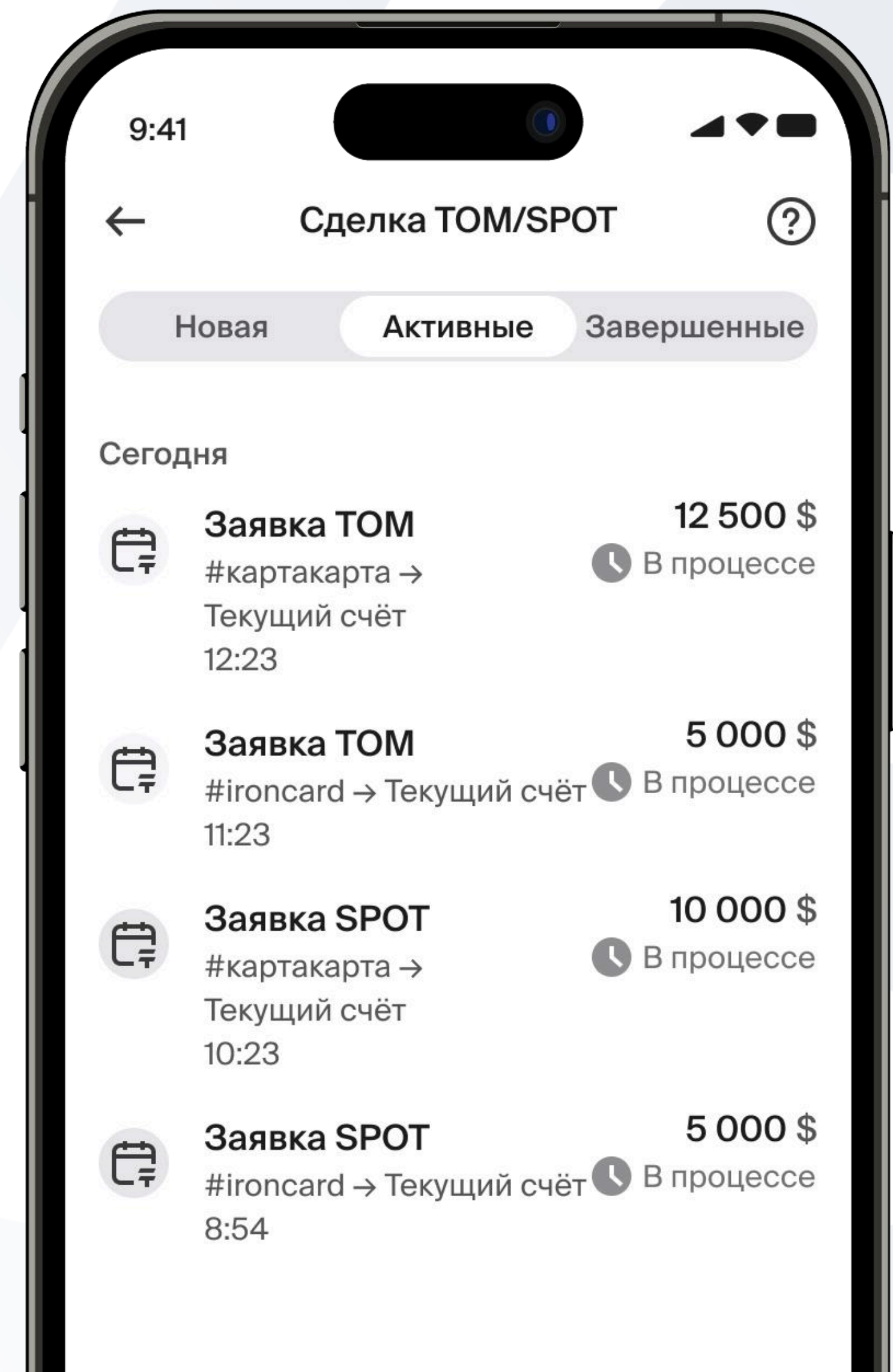
Enter your transaction details on the next screen:

- 1 Transaction Party:** Select "Buy" or "Sell" currency.
- 2 Accounts:** Indicate source and destination accounts.
- 3 Transaction Amount:** Enter the desired transaction amount. To complete a transaction, you need to have at least 25% of transaction amount in the account to be blocked as a security.
- 4 Confirm the procedure:** Tick the box confirming you've read the currency exchange/conversion procedure.
- 5 Order submission:** Tap 'Submit an order' and confirm your transaction using an OTP code



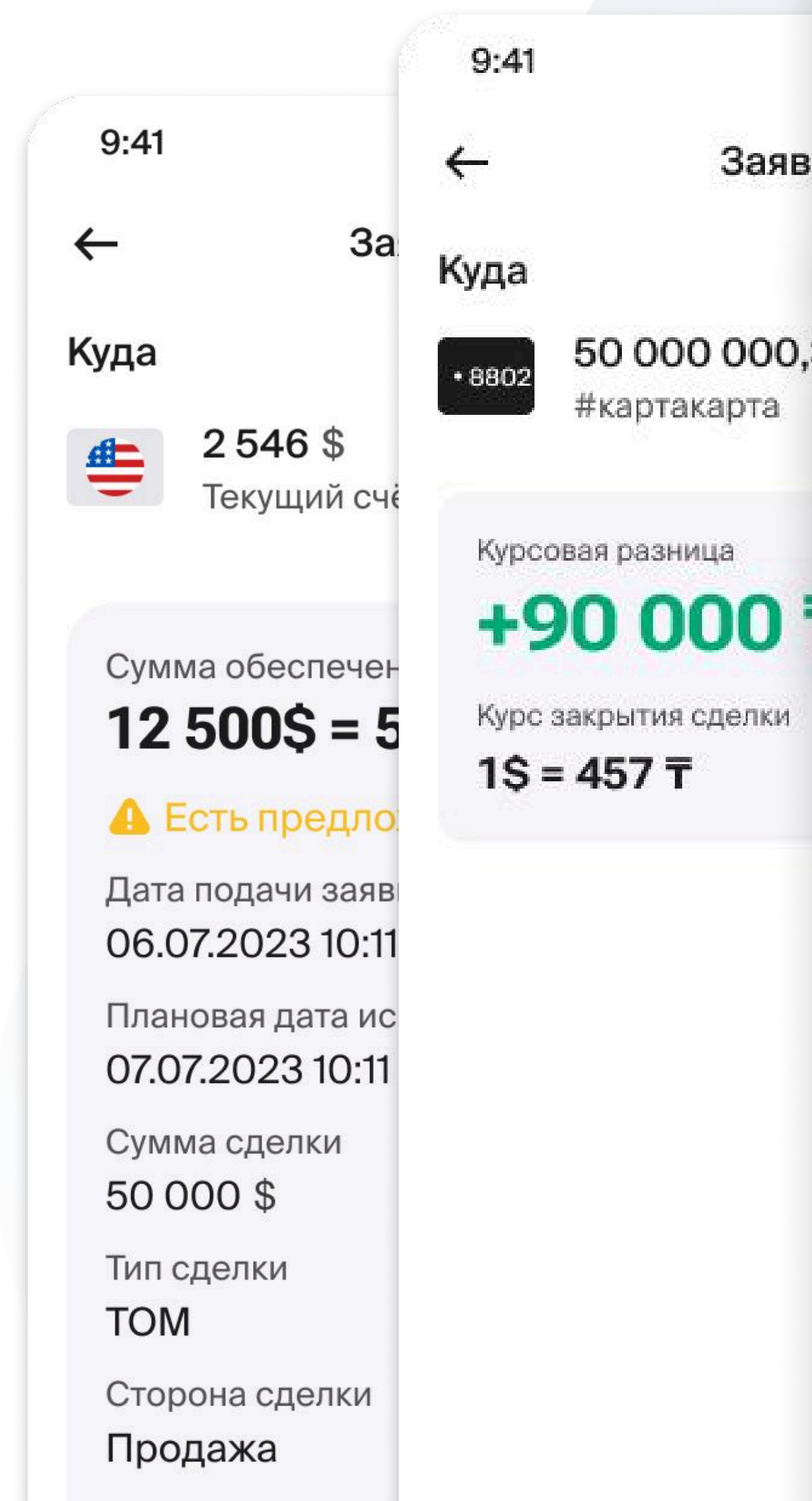
5. Transaction Monitoring & Closing

Active orders: all created orders can be tracked in the **Active** section.



6. Transaction Closing

- 1 Tap the active order to view details.
- 2 Tap 'Close by counter transaction'. You will see the exchange rate difference showing your transaction profit or loss.
- 3 An OPT confirmation is required when creating and closing the transaction. Tap 'Confirm' and enter a password sent to your mobile phone number.
- 4 Transaction closing is available from the moment it is created until 04:00 p.m. of the scheduled settlement date.
- 5 For successful completion of the transaction, the transaction must be closed manually until 04:00 p.m. on the scheduled settlement date.
- 6 if you fail to close the transaction before the time indicated, the Bank will complete the order at the current online exchange rate.



7. Transaction History

The entire history of your completed transactions is in the "**Completed**" section.

We hope this onboarding will help you make the most of the TOM/SPOT service.
If you have any questions, please do not hesitate to contact our Support Team.

