

A p p r o v e d
by the solution of the Board
of Halyk Finance Subsidiary Organization of Halyk
Bank of Kazakhstan JSC
(meeting minutes No. 3/26 dated 15 January 2026)

E f f e c t i v e
18 February 2026

**AGREEMENT ON THE PROVISION OF ELECTRONIC SERVICES TO THE
CLIENT OF HALYK FINANCE SUBSIDIARY ORGANIZATION OF HALYK BANK
OF KAZAKHSTAN JOINT-STOCK COMPANY VIA INTERNET TRADING
SYSTEM
(accession agreement)**

Halyk Finance Subsidiary Organization of Halyk Bank of Kazakhstan Joint Stock Company (hereinafter referred to as the **Company**), provides electronic services to the Client receiving brokerage services (hereinafter referred to as the **Client**) via Internet Trading system based on this agreement (hereinafter referred to as the **Agreement**). The Company and the Client are hereinafter collectively referred to as the Parties, individually as the Party, or as specified above.

This Agreement is a public agreement, and the Client accedes to this Agreement and fully agrees to its terms by signing the Agreement on Brokerage Services Provision concluded between the Company and the Client, which is related to this Agreement.

This Agreement shall terminate upon termination of the Agreement on Brokerage Services Provision, unless terminated earlier.

In accordance with this Agreement, the Company provides the Client with access to Internet Trading system, and the Client undertakes to properly use said access to receive the Company's brokerage services.

1. Terms used in the Agreement

AIS is an automated information system of the Company for accounting of operations with clients

Dynamic Client Identification is a procedure for identifying the Client to unambiguously confirm their eligibility to receive electronic services through the use of a one-time code. A mobile phone number with the code of a mobile operator in the Republic of Kazakhstan is used to connect the Client to the dynamic Client Identification service.

Operating Day is the period during which the Company accepts quotations, orders, and instructions to suspend or revoke submitted quotations and orders from Clients. If the Company accepts quotations and orders outside of the Operating Day, their execution is governed by the Company's established procedures and internal documents.

One-Time Code/Password (OTP/OTP Password) is a unique sequence of electronic digital characters generated by software and hardware at the Client's request and intended for one-time use for dynamic Client identification, as well as to confirm the authenticity of the user and their signature when signing an electronic document received by the Client via SMS.

System (Internet Trading System) is a set of software and hardware tools of the Company - Halyk TradePro trading platform for legal entities and individuals, Halyk Finance mobile application for individuals, which provides information on operations with financial instruments in the stock exchange trading system and (or) on the international securities

market, on operations with foreign currency (in terms of organizing exchange operations with non-cash foreign currency) in the stock exchange trading system, the securities portfolio and other financial instruments of the Client, other information, as well as the provision of electronic services to the Client.

Tariffs are the amounts of remuneration for the Company's services, valid on the date of the operation, approved by the Company's authorized body.

CC (Certification Center) is a legal entity that certifies the correspondence of the public key of an electronic digital signature to the private key of an electronic digital signature, and confirms the authenticity of the registration certificate.

Electronic document is a document sent by the Client through the System (quotations/orders, other documents), in which the information is presented in electronic digital form and certified by means of an electronic digital signature and/or a one-time code.

Electronic services are services provided by the Company to the Client through the trading platform for the implementation of trading operations, operations on a personal account and (or) information operations, as well as other services provided by the Company in accordance with the laws of the Republic of Kazakhstan on the securities market through Internet Trading System.

EDS (Electronic Digital Signature) is a set of electronic digital symbols created by means of an electronic digital signature and confirming the authenticity of an electronic document, its ownership and the immutability of its content.

2. The Subject of the Agreement

- 2.1. The Company undertakes to provide brokerage services to the Client in the System under the terms and conditions established by this Agreement, the Rules for the Provision of Internet Trading System Services, and the Company's internal documents, and to provide electronic services through:
 - 1) Halyk TradePro – a web version of the trading platform for individuals and legal entities;
 - 2) Halyk Finance – a mobile application for individuals designed for use on mobile devices (smartphones, tablets, and others).
- 2.2. The Client shall pay for the services provided by the Company in accordance with the Tariffs, in the manner prescribed by this Agreement.
- 2.3. The Parties acknowledge that electronic documents used to conduct operations in the System, signed with an EDS or confirmed with a one-time code, comply with the requirements of clause 3.4. of this Agreement and are equivalent to the corresponding paper documents and give rise to similar rights and obligations of the Parties under this Agreement and the Agreement for Brokerage Services Provision concluded between the Company and the Client.
- 2.4. The Parties acknowledge that the telecommunications, information processing, and storage systems used by them under this Agreement are sufficient to ensure reliable and efficient operation in the reception, transmission, processing, and storage of electronic documents.
- 2.5. The Client (a legal entity) acknowledges that the algorithm for generating an EDS using the issued CC, as well as the signing of an electronic document using an EDS, may be performed exclusively by the owner of the EDS.

2.6. The Client, an individual, acknowledges that the algorithm for generating and sending a one-time code to the Client's telephone number connected to the Client dynamic identification service is reliable and is carried out exclusively by the owner.

3. List and conditions of services provision

3.1. Under this Agreement, the Company provides the Client with electronic services for the following operations:

Trading Operations:

- 3) Purchase/Sale of Financial Instruments on Kazakhstani and International Exchange Stocks;
- 4) REPO Operations.

Information Operations:

- 5) Provision of Reports;
- 6) Generation of a Report Breaking Down Commissions on the Client's Operations;
- 7) Generation of Price Change Charts for Financial Instruments on Local and International Markets.

Nominee Holding Services Operations:

- 8) Debit/Credit of Securities;
- 9) Currency Conversion;
- 10) Transfer of Funds in National Currency;
- 11) Transfer of Funds in Foreign Currency;
- 12) Crediting Funds to Client Accounts;
- 13) Other Operations that the Company may additionally add to this list. The transfer of other non-payment information is permitted, but such information does not constitute grounds for the emergence of obligations under this Agreement.

3.2. The list of operations/services specified in clause 3.1 and financial instruments in the System may be limited temporarily or permanently, depending on technical capabilities and/or the laws of the Republic of Kazakhstan.

3.3. An electronic document shall constitute obligations of the Client and the Company under this Agreement if it is properly executed, signed with an EDS or signed using a one-time code, delivered via the telecommunications system specified in this Agreement by the Client, and verified and accepted by the Company.

3.4. Trading operations in the personal account are carried out using the EDS of the Client (legal entity) issued by the CC, using a one-time code generated by the Company and sent to the telephone number of the Client (individual).

3.5. The Client's access to the System for receiving electronic services is carried out through the use of a personal login and a reusable password, as well as through an EDS for legal entities and the use of a one-time code for individuals.

3.6. The system verifies the completeness of entered data (if functions or operations are performed without all fields being fully completed, the program will issue a corresponding notification).

3.7. Upon receipt of an electronic document, the Company must promptly return information indicating the acceptance or rejection of the electronic document (the document status in the corresponding section of the System).

- 3.8. The status of an electronic document signifies final confirmation that the document has been received. The status indicating the rejection of an electronic document for execution must indicate one or more of the following reasons why the document (or documents) was not properly authorized and was not accepted:
- 1) the document is not encrypted or signed (status "EDS failed verification");
 - 2) the document is corrupted after signature (status "EDS failed verification");
 - 3) the entered one-time code does not match the one-time code generated by the Company/the code has expired/the number of incorrect code entries has been exceeded (in this case the Client will receive a corresponding notification);
 - 4) the identity document expires in (30) days;
 - 5) the EDS has expired;
 - 6) the Client's power of attorney has expired;
 - 7) the financial instruments are under trust management or blocked;
 - 8) the operation amount exceeds the balance on the personal account and/or the number of financial instruments specified in the operation exceeds the balance on the personal account.
 - 9) the absence or improper execution of any mandatory detail of the electronic document in accordance with this Agreement;
 - 10) upon seizure and/or entry into force of a silution of a court/authorized body of the Republic of Kazakhstan and AIFC;
 - 11) other cases provided for by the laws of the Republic of Kazakhstan and AIFC..
- 3.9. Client quotations shall be accepted by the Company from the moment they are successfully registered in the electronic trading system and executed, subject to technical feasibility, during the Company's operating day and exclusively during trading hours established by the rules of the relevant trading organizers, taking into account the operating hours of trading platforms, clearing and accounting houses, and other infrastructure organizations.
- 3.10. Client quotations shall be executed by the Company in accordance with the procedure stipulated by the Company's internal documents within the timeframe specified in the client quotation, taking into account the operating hours of the parties involved in executing the client quotation, and only if there are sufficient funds and/or financial instruments in the Client's account to execute the client quotation. The Client grants the Company the irrevocable right to convert funds in the Client's personal account through a custodian bank to execute the client quotation if the amount available in the personal account is denominated in a currency other than the client quotation.
- 3.11. A Client's purchase/sale quotation may be cancelled by the Client if the quotation has not been executed by the Company at the time the Cancellation Order is received and executed.
- 3.12. In the event of a technical failure in the System that makes it impossible to process a Client's quotation/order using an EDS or a one-time code, the Client must submit the quotation/order on paper.
- 3.13. If the System issues a message regarding one of the above reasons while processing an electronic document, the Company will not accept the received electronic document.
- 3.14. If, for any reason, the Client is unable to provide electronic documents to the Company in a timely manner via the System, he/she shall submit appropriately executed hard copies of the documents to the Company.

3.15. The Company's operating day is established by the Company's internal documents and may be changed unilaterally by the Company. Information regarding the duration of the operating day is specified in the brokerage service agreements.

4. Rights and obligations of the Parties

4.1. The Company shall undertake to:

- 1) execute successfully received Client quotations/orders submitted in the System and signed by the Client using an EDS (for legal entities) or a one-time code (for individuals);
- 2) not to disclose information received from the Client during the provision of electronic services, with the exception of information transferred to the Company's service provider for the purpose of connecting the Client to electronic services in accordance with this Agreement, as well as cases stipulated by the laws of the Republic of Kazakhstan and AIFC;
- 3) store electronic documents signed with an EDS and confirmed with a one-time code within the timeframes established by the laws of the Republic of Kazakhstan and AIFC.

4.2. The Company shall have the right to:

- 1) 1) suspend or terminate the provision of electronic services in the event of the Client's failure to comply with the terms of this Agreement, the Rules for the Provision of Services of Internet Trading System, and/or the laws of the Republic of Kazakhstan;
- 2) 2) reject or suspend the execution of a purchase/sale quotation submitted by the Client or an order in cases where additional verification and/or clarification from the Client is required, in the event of corporate actions announced by the issuer (corporate events affecting the settlements, ownership rights, circulation, or price of securities) for the financial instrument specified in the order, as well as in the event of a violation of the requirements of the laws of the Republic of Kazakhstan, the Company's internal rules, exchange rules, established limits, the presence of arrests/blocks on the account, or in the event of technical failures;
- 3) unilaterally terminate this Agreement with the Client in the event of failure to comply with the terms of this Agreement, the Rules for the Provision of Services of Internet Trading System, and in cases stipulated by the laws of the Republic of Kazakhstan;
- 4) withdraw all remuneration amounts stipulated by the Company's Tariffs and/or those of third parties ensuring the execution and settlement of transactions, as well as the accounting of the Client's assets, the Client's debts to the Company, and losses caused by the Client to the Company, by direct debiting the Client's account opened with the Company without the prior written consent of the Client;
- 5) amend the System's security mechanisms at its own discretion;
- 6) unilaterally amend the list of services and financial instruments provided through the System (without the Client's consent);
- 7) promptly block the Client's access to the System if there are grounds for doing so stipulated by the Rules for the Provision of Services of Internet Trading System and this Agreement, with mandatory notification of the Client by any available means;
- 8) unilaterally amend the Company's Tariffs, with mandatory notification by posting information on the Company's website www.halykfinance.kz;

- 9) carry out any measures aimed at enhancing the security of the System by requesting confirmation of electronic document details from the Client, as well as by other means;
- 10) send any messages and notifications to the Client via the telephone number, e-mail address, or postal address provided by the Client, as well as by other available means. The Company may also post such messages and notifications in the System or on the Company's website. Messages and notifications are considered delivered to the Client from the moment they are sent or posted by the Company, regardless of whether the Client has read them.

4.4. The Client shall undertake to:

- 1) to gain access to the System, read the Terms of Service of Internet Trading System, which describe the terms of service in the System, and this Agreement, both posted on the Company's website www.halykfinance.kz;
- 2) correctly work in the System in accordance with the terms of service in the System described in the Terms of Service of Internet Trading System and this Agreement, both posted on the Company's website www.halykfinance.kz;
- 3) reimburse the Company for all losses and expenses incurred by the Company as a result of bringing the Company or the Company's employees to administrative liability due to the Client's violation of the terms of this Agreement, the Terms of Service of Internet Trading System, the current laws of the Republic of Kazakhstan, and AIFC;
- 4) submit documents to the Company for the provision of electronic services in the forms established by the Company;
- 5) replace the EDS key upon expiration; in the event of a change of owner (manager responsible for signing) – by reissuing the key through the CC, replacing the signature sample, and submitting to the Company an application (Appendix 1 to this Agreement) to change the password and log in to the System;
- 6) in cases of compromise of the EDS key or password (loss of the key, loss of the password, known fact of gaining access or threat of gaining access to the System via login/password), immediately notify the Company to block the current EDS key or block access to the System until the circumstances are clarified and/or the EDS key is reissued or the password is changed;
- 7) notify the Company of a change in the telephone number used to connect to the dynamic client identification service by submitting a corresponding application upon such change;
- 8) fully assume all obligations arising from electronic documents confirmed with a one-time password or signed on their behalf with an EDS, if these signatures are deemed authentic upon verification and, at the time of acceptance of the document, no official statement has been recorded from the signatory regarding the compromise of their personal key or software;
- 9) fully pay the Company's fees for services rendered in accordance with the current tariffs and/or third parties responsible for the execution and settlement of transactions, as well as the accounting of the Client's assets.

4.5. The Client shall have the right to:

- 1) require the Company to fulfill its obligations under this Agreement;
- 2) receive information from the Company about connected electronic services;

- 3) cancel the use of the System at any time by submitting a corresponding application to the Company in free form on paper or as an electronic document through the System (if technically possible in the System) and independently revoking the certificate through the CC website;
- 4) other rights stipulated by the laws of the Republic of Kazakhstan and AIFC.

4.8. The Client acknowledges and agrees that:

- 1) he/she may incur market losses during periods of instability in the price and volume of the investment object, or when systemic problems prevent the placement or execution of a request;
- 2) the Company is not liable for any losses caused by the rejection or delay in the execution of requests/quotations/orders/instructions, or system instability. If an operation fails, the request will be rejected, and the Client will receive a corresponding notification. If the account is blocked/frozen, requests will also be rejected;
- 3) the Client does not hold the Company liable for losses that may be incurred by the Client as a result of the Company's refusal to execute sale/purchase quotations or other orders in accordance with sub-clause 2), clause 4.2, or in other cases stipulated by this Agreement;
- 4) this Agreement is an integral part of the Agreement on the Brokerage Services Provision, and the terms of both agreements are subject to mandatory compliance.

4.9. The Parties have the right to demand proper performance of obligations by the other Party.

5. Security and protection from unauthorized access

5.1. The Client identification and authentication in the System for receiving electronic services is carried out using a personal login and password received at the number specified in Appendix 1 to this Agreement, as well as by means of an EDS for legal entities and a one-time code for individuals.

5.2. The Client shall undertake to:

- 1) ensure an adequate level of protection for his/her software and hardware devices (personal computer, mobile phone, tablet, and other devices used to access the System), preventing:
 - a) unauthorized access by third parties to their devices;
 - b) dissemination of information obtained from the System to third parties;
 - c) device malicious software (viruses, Trojans, spyware).
- 2) ensure regular preventive maintenance of their devices, including:
 - a) installation and timely updating of licensed antivirus software;
 - b) installation of operating system and application updates;
 - c) periodically scan devices for malicious software.
- 3) prevent third-party access to:
 - a) the Client's mobile phone or personal computer;

- b) any authentication/identification tools (login, password, EDS certificates, biometric data configured on devices);
 - c) the mobile phone number connected to the dynamic identification service (avoid transferring the SIM card to third parties or setting up SMS forwarding).
- 4) not to use the following devices to access the System:
- a) public/accessible computers (internet cafes, libraries, etc.);
 - b) unsecured Wi-Fi networks (public hotspots in cafes, airports, etc.);
 - c) devices showing signs of compromise (jailbreak/root access on mobile devices).
- 5) in the event of loss or disclosure to third parties of information/data/means by which one can log in to the System, the Client is required to immediately change the password for logging in to the System and notify the Company in writing to block the System.

5.3. The Client is prohibited from the following actions:

- 1) unauthorized access to other clients' data (by third parties):
- a) obtaining information from the System that does not belong to or relate directly to the Client (with the exception of public information on trading progress, analytical reviews, and news);
 - b) attempting to access other clients' personal accounts;
- 2) attempting to hack or bypass the security system:
- a) connecting to the System using someone else's login/password/EDS certificate;
 - b) brute-forcing someone else's login, password, or one-time code;
 - c) using software for automated access selection;
 - d) exploiting vulnerabilities in the System software;
 - e) attempting to penetrate the Company's local networks or servers;
 - f) DDoS attacks or other actions aimed at disrupting the System's functionality;
- 3) manipulative actions:
- a) creating the conditions for failures in individual subsystems and/or the System as a whole;
 - b) deliberately submitting mass orders with the purpose of creating a load on the system;
 - c) using bots or automated scripts without the Company's written consent.

5.4. Failure by the Client to comply with the requirements of this Agreement, as well as clause 5.3, shall constitute unconditional grounds for:

- 4) immediate blocking of the Client's access to the System without prior notice to the Client;
- 5) 5) unilateral termination of this Agreement and the Agreement on the Brokerage Services Provision by the Company;
- 6) 6) recovery from the Client in full of direct damages caused to the Company by the Client's actions, including, but not limited to:
- a) costs of eliminating the consequences of technical incidents;
 - b) data recovery costs;

c) fines imposed by the regulator or trading organizers;

d) lost profits to the Company.

5.5. The Company shall not be liable for the Client's losses arising from:

- 1) the Client's failure to promptly request access blocking;
- 2) the authenticity of the Client's instructions prior to receiving notification from the Client of a compromise;
- 3) the authority of the person who performed operations using the Client's identification/authentication tools;
- 4) malicious software in the Client's devices;
- 5) data interception using unsecured communication channels;
- 6) theft of the Client's devices or SIM card, EDS, or login/password;
- 7) the Client providing access to his/her devices to third parties;
- 8) the Client's independent transfer of data (login, password, EDS, telephone device, or SIM card) to third parties.

5.7. Liability of the Company and the Client in the event of a compromise:

- 1) all Client instructions received by the Company through the System prior to the Company's receipt of the Client's written request to block access will be considered as instructions duly authorized by the Client, even if they were actually performed fraudulently or by third parties;
- 2) the Client shall bear the sole risk of losses arising from its failure to promptly report a compromise of its access means, as well as losses caused by the actions of third parties prior to the Company blocking access;
- 3) all damages resulting from the use of the Client's access means by unauthorized persons or third parties as a result of data transfer, improper storage, use of devices, and/or failure to comply with the requirements of this clause shall be borne by the Client.

6. Liability of the Parties

6.1. For failure to fulfill or improper fulfillment of obligations under this Agreement, the Parties shall be liable in accordance with this Agreement and the laws of the Republic of Kazakhstan.

6.2. Each Party shall not be liable for losses incurred by the other Party through no fault of the former as a result of the use of electronic documents, including the execution of erroneous electronic documents, if such documents are properly executed and delivered by one Party and verified and accepted by the other Party.

6.3. The Company shall be responsible for the timely and accurate execution of operations based on electronic documents in accordance with the brokerage agreement concluded with the Client.

6.4. The Company shall not be liable for any losses incurred by the Client as a result of any actions of third parties, including actions that became possible as a result of the loss/theft/transfer of the Client's EDS keys and/or telecommunication systems used by the Client under this Agreement, disclosure of passwords/logins for access to the System

and/or one-time codes for confirming Client quotations and orders, if this became possible due to carelessness, negligence, and/or intent of the Client.

7. Force majeure

- 7.1. In the event of force majeure circumstances that make it impossible for the Parties to fulfill their obligations under the Agreement, in whole or in part, including natural disasters, accidents, fires, civil unrest, strikes, military action, or the entry into force of legislative acts, government decrees, or orders of state bodies that directly or indirectly prohibit the operations specified in this Agreement or the brokerage agreement, the Party shall be released from the obligation to fulfill them until the force majeure circumstances cease to exist.
- 7.2. The Party that is unable to fulfill its contractual obligations due to force majeure circumstances is obliged to notify the other Party in writing within 5 (five) calendar days of their occurrence and provide relevant evidence. Certificates issued by the competent authority shall be sufficient grounds for confirming the existence of force majeure circumstances (competent authorities shall mean government agencies and chambers of commerce and industry). The notice must contain a description of the force majeure circumstances, the date of their occurrence, and the expected date of their end. Notification of the Parties about generally known force majeure circumstances is not required.
- 7.3. Failure to notify or improper notification (including late notification) deprives the Party of the right to invoke the circumstance as grounds for exemption from liability for failure to perform or improper performance of contractual obligations.
- 7.4. If the existence of force majeure circumstances is confirmed, the deadline for fulfilling obligations under the Agreement shall be extended in proportion to the time during which the force majeure circumstances lasted, but by no more than 3 calendar months.
- 7.5. If force majeure circumstances continue to exist for more than 3 calendar months, either Party has the right to initiate negotiations with the aim of the Parties adopting mutually acceptable measures to resolve the situation or to terminate the Agreement. In the event of early termination of the Agreement on the specified grounds, neither Party will have the right to demand compensation for any losses from the other Party, unless otherwise expressly provided by agreement of the Parties.

8. Special conditions

- 8.1. The Client and the Company mutually undertake to fully comply with all obligations specified in this Agreement, failure of which by either Party shall constitute grounds for termination of the Agreement by the other Party.
- 8.2. The Client agrees to comply with security procedures and any other reasonable instructions the Company may give the Client regarding the security of the System.
- 8.3. The Client assumes full responsibility for installing, maintaining, and regularly monitoring the security of access to and use of the System, key storage devices, and information stored on its computer and communications systems, mobile devices, and, in particular, control of passwords for accessing the System.
- 8.4. The Client undertakes to immediately notify the Company of any unauthorized access to the System or unauthorized transaction of which it is aware or suspects.

- 8.5. The Client confirms that they have read the System's terms of use, the Rules for the Provision of Services of Internet Trading System, this Agreement, and other information related to such use, and guarantees compliance therewith.
- 8.6. The Company's liability for the execution of documents certified with a compromised EDS or one-time code commences on the next operating day following receipt of written notice of such compromise by the Client or a message sent to the Company by e-mail, with mandatory simultaneous notification of the Company by telephone.
- 8.7. The Client understands that any research, analysis, news, or other information provided by the Company does not constitute an individual recommendation for purchase, sale, or other actions by the Client.
- 8.8. The Client undertakes to indemnify the Company from all claims and legal proceedings and to compensate the Company for any losses that the Company may incur as a result of the Client's failure to fulfill its obligations under the Agreement.
- 8.9. The Company undertakes to maintain confidentiality of information received from the Client during the provision of electronic services.
- 8.10. The Client hereby acknowledges and unconditionally agrees that, in the course of providing brokerage services and electronic services under this Agreement, information about the Client, his/her operations, portfolio, and other confidential information is transferred by the Company to the following third parties for the fulfillment of obligations:
 - 1) Central Securities Depositories (Central Securities Depository JSC, AIX CSD);
 - 2) Custodian Bank;
 - 3) Trade Organizers (KASE, AIX, and other stock exchanges);
 - 4) Market Information Providers;
 - 5) Certification Centers (for the purpose of issuing EDS);
 - 6) Technology Solution Providers (for IT infrastructure outsourcing);
 - 7) System Access Partners (if any);
 - 8) Other Persons Participating in Operations and Providing Services in accordance with the Laws of the Republic of Kazakhstan and AIFC Rules.
- 8.11. The Client unconditionally consents to the transfer of the following information to the above-mentioned persons:
 - 1) Client's personal data;
 - 2) Personal Account Information;
 - 3) Information on Completed Transactions and Operations;
 - 4) Securities Portfolio Information;
 - 5) other information necessary for the Company to fulfill its obligations under this Agreement and in accordance with the requirements of the laws of the Republic of Kazakhstan.
- 8.12. The Client undertakes not to make any claims against the Company in the following cases:
 - 1) a breach of information security by a partner, custodian, depository, stock exchange, or other third party, resulting in a leak of information about the Client;

- 2) the occurrence of information security incidents in the information systems of third parties;
- 3) delays in providing information to the Company by third parties, resulting in the Company's inability to provide electronic services to the Client in a timely manner.

9. Dispute Resolution Procedure

- 9.1. Disputes arising between the Parties under the Agreement shall be resolved by the Parties jointly through negotiations.
- 9.2. The Client shall submit to the Company a statement containing the essence of the claim, indicating the electronic document signed with an EDS or confirmed by a one-time code, on the basis of which the Company executed operations on the Client's account. The Company shall, within 30 (thirty) business days from the date of receipt of the Client's statement, unless otherwise specified by the laws of the Republic of Kazakhstan, review the Client's statement by conducting a technical examination of the Client's digital signature public key or dynamic client identification and the disputed electronic document. This examination shall include the following steps, depending on the method used to sign or confirm the electronic document:
 - 1) the time of the operation is established;
 - 2) the integrity of the software of the Systems of both Parties is verified by calculating a checksum and comparing it with a reference one;
 - 3) when confirming an electronic document using a one-time code, the telephone number specified in the Client's application to connect to the dynamic client identification service/the Client's application to change the telephone number connected to the dynamic client identification service is verified against the telephone number registered in the Company's information systems and the number to which the one-time code was actually sent to confirm the Client's electronic document;
 - 4) when signing an electronic document with an EDS key, the ownership of the public key by the Client and its validity at the time the document is issued are verified;
 - 5) when signing an electronic document with an EDS key, the authenticity of the public key is verified by comparing it with a printout of that key, certified by the Client's signature;
 - 6) if possible, a one-time code is sent to the phone number specified in the Client's application for connection to the Dynamic Client Identification Service/Client's application to change the phone number connected to the Dynamic Client Identification Service to verify the functionality and correctness of the process of sending the one-time code to the Client or a test operation is performed using the presented key carrier to verify the functionality of this key carrier. Data for the test operation is retrieved from the database, which is used to verify the correctness and authenticity of the EDS;
 - 7) The data and EDS of the disputed operation are retrieved from the System database archive, and the authenticity of the EDS is verified.
- 9.3. In the event of a conflict between the Client and the Company during the provision of electronic services, the Client has the right to initiate a reconciliation of:
 - 1) submitted instructions (orders/quotations);
 - 2) received electronic documents;

- 3) information displayed in the System with the Company's AIS data.
- 9.4. In the event of a discrepancy between the information displayed in the Client's Personal Account in the System and the data contained in the Company's AIS, the information contained in the Company's AIS shall prevail.
- 9.5. The Company is obligated to provide the Client with certified copies of AIS data (screenshots of the accounting system, history reports, and statements) within 10 (ten) business days of the Client's request.
- 9.6. The Client undertakes to regularly reconcile transactions completed through the System with the Company's reports and statements. The absence of any complaints from the Client within 30 (thirty) calendar days from the date of submission of the report shall be deemed the Client's consent to the Company's data.
- 9.7. If the Parties adopt a decision based on the results of the technical assessment conducted by the Company, it must be implemented by the Parties no later than the next business day.
- 9.8. If either Party refuses to implement the decision based on the results of the technical assessment, the Parties have the right to refer the dispute between them to the courts for resolution in accordance with the laws of the Republic of Kazakhstan.

10. Miscellaneous

- 10.1. By mutual agreement of the Parties, if at any time one or more provisions of this Agreement are or become invalid, illegal, or unenforceable under any circumstances or under any law, the validity, legality, and enforceability of the remaining provisions of this Agreement shall remain unchanged.
- 10.2. The participation of either Party in this Agreement does not have priority over other similar agreements and does not limit the rights of the Parties to participate in other agreements.
- 10.3. All supplementary agreements to this Agreement constitute a single whole with this Agreement.
- 10.4. This Agreement constitutes the complete text of the agreement reached between the Parties and supersedes all previous agreements, promises, and intentions of the Parties, both oral and written, regarding the subject matter of this Agreement.
- 10.5. Changes, additions, and amendments to this Agreement may be made by the Company unilaterally and with mandatory notification to the Client by posting information on the Company's website www.halykfinance.kz. If, within 10 (ten) calendar days from the date of publication of the amended and/or supplemented terms and conditions on the Company's website, the Client has not received a written disagreement with the amendments and/or additions to this Agreement, the Parties agree that this Agreement shall continue to be effective under the amended and/or supplemented terms and conditions, and the Client agrees to the amendments and/or additions made thereto. If, prior to the expiration of the period specified in this clause, the Client sends the Company a written disagreement with the amendments and/or additions to this Agreement, this Agreement shall be terminated.
- 10.6. Neither Party shall have the right to transfer the rights and obligations under this Agreement to a third party without the written consent of the other Party.

APPLICATION

**on accession to the Agreement on the Provision of Electronic Services to the Client of Halyk Finance
Subsidiary Organization of Halyk Bank of Kazakhstan Joint-Stock Company via Internet Trading
System**

_____ 20__

Hereby, ___(company name)_____, represented by ___(full name of the
authorized person)_____ acting on the basis of _____, hereinafter referred
to as the Client, by signing this application on accession **confirms:**

- his/her consent to accede to the Agreement on the provision of electronic services to the client of Halyk Finance Subsidiary Organization of Halyk Bank of Kazakhstan Joint-Stock Company via Internet Trading system (hereinafter referred to as the Agreement);
- that he/she has read the terms of the above Agreement, the Rules for the provision of services of Internet Trading system and tariffs, agrees with them and accepts them in full and undertakes to comply with them;
- that he/she has notified of all the risks of using Internet Trading System, improper storage of the EDS and compliance with security requirements, as well as the possibility of submitting a quotation or an order by alternative methods of submitting documents and the risks of their use;
- that, by signing this Application on Accession to the Agreement I hereby agree to the terms and conditions of this Agreement and to receive electronic services from Halyk Finance JSC through Internet Trading system;
- and I guarantee the accuracy and completeness of the information provided.

To use Internet Trading system, please use the following authorized registration information when connecting brokerage account No. _____, opened with Halyk Finance Subsidiary Organization of Halyk Bank of Kazakhstan JSC, to Halyk Trade Pro trading platform (<https://halyk-trade.pro.halykfinance.kz/>):

- Mobile phone number: _____;
- E-mail address: _____.

**Location, bank details
and signatures:**

The Client

_____/_____/Place of seal