

A p p r o v e d

by the solution of the Board of
Directors

of Halyk Finance Subsidiary
Organization of Halyk Bank of
Kazakhstan JSC

(minutes on the results of absentee
voting dated 30 January, 2026 No. 2/26-
3)

E f f e c t i v e

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R U L E S

for services provision via Internet Trading system

Developer:
Business Development Department

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These Rules have been developed in accordance with the Law of the Republic of Kazakhstan On the Securities Market, the Law of the Republic of Kazakhstan On Electronic Documents and Electronic Digital Signatures, the Resolution of the Board of the National Bank of the Republic of Kazakhstan On Approval of the Rules for the Provision of Electronic Services by Nominee Holders, as well as internal documents of Halyk Finance Subsidiary Organization of Halyk Bank of Kazakhstan Joint-Stock Company (hereinafter referred to as the Company) and determine the procedure, conditions and features of the provision of electronic services to Clients via Internet Trading system.

Chapter 1. General conditions

1. Relations between the Company and Clients when providing electronic services via Internet Trading system, which includes Halyk TradePro trading platforms for individuals and legal entities, as well as Halyk Finance mobile app for individuals, are governed by agreements concluded between the Company and Clients, business practices, these Rules, and other internal documents of the Company regulating the procedure for servicing Clients when providing brokerage and nominee holding services.
2. Operations conducted on AIX are governed by the legislative acts of AIFC within its jurisdiction. To the extent not regulated by the acts of AIFC, the laws of the Republic of Kazakhstan apply. Issues of correlation and priority between the acts of AIFC and the laws of the Republic of Kazakhstan are resolved in accordance with the laws of the Republic of Kazakhstan and the acts of AIFC.

Chapter 2. Terms and abbreviations

3. The following terms and abbreviations are used in these Rules:

AIX (Astana International Exchange) is a stock exchange operating within Astana International Financial Center;

Halyk TradePro is a web version of the Company's trading platform, designed for individuals and legal entities, providing access to information on operations with financial instruments on the stock exchange and/or international securities markets, operations with foreign currency (regarding the organization of exchange operations with non-cash foreign currency), the Client's securities portfolio and other financial instruments, as well as the provision of electronic services to the Client;

Halyk Finance is the Company's mobile application for individuals, designed for use on mobile devices (smartphones, tablets), providing access to information on operations with financial instruments on the stock exchange and/or international securities markets, on foreign currency operations (in terms of organizing exchange operations with non-cash foreign currency), on the Client's securities portfolio and other financial instruments, as well as providing the Client with electronic services;

KASE (Kazakhstan Stock Exchange) is Kazakhstan Stock Exchange Joint-Stock Company;

on-boarding is the procedure for the initial identification and connection of the Client to services in the System, including the collection of biometric data confirmed by the

Identification Data Exchange Center of the Republic of Kazakhstan (IDEC) or obtained through the Company's devices;

TLS (Transport Layer Security) is a cryptographic protocol that provides a secure communication channel between data exchange participants by encrypting and verifying the integrity of transmitted information;

AIS is an automated information system used by the Company to record the assets of Clients under brokerage services, trust management, and the Company's own assets;

Blocking access to the System is the Company taking measures aimed at suspending or terminating the Clients' access to their accounts and/or operations through the System;

Dynamic Client Identification is the procedure for identifying the Client to unambiguously confirm his/her rights to receive electronic services through the use of a one-time code. A mobile phone number registered with a cellular service provider of the Republic of Kazakhstan is used to connect the Client to the dynamic identification service;

Brokerage Services Agreement (BS Agreement) is an agreement for the provision of brokerage services concluded between the Client and the Company;

Electronic Services Agreement (ES Agreement) is an agreement for the provision of electronic services via Internet Trading system (accession agreement);

Identification and Authentication is confirmation of the Client's identity, as well as the authenticity and integrity of the electronic document, through the use of security procedures established by the regulatory legal acts of the Republic of Kazakhstan;

Company Internet Resource is the Company's electronic information resource on the Internet, located at: www.halykfinance.kz;

Client is an individual or legal entity that has entered into an agreement with the Company for the provision of brokerage services, containing the terms and conditions for the provision of electronic services via Internet Trading system;

Compromise is loss of the Company's trust that the encryption keys and/or electronic digital signature and/or one-time code used ensure the security of the information they protect;

Client Personal Account is a set of interactive services in the System through which the Client sends instructions to the Company for the provision of electronic services and receives electronic services;

Personal Bank Account is a set of records contained in the Company's nominee holding accounting system and allowing for the unambiguous identification of a registered person for the purposes of registering transactions and recording rights in relation to equity securities and other financial instruments;

Manager is an employee of the Company's sales department;

AIFC is Astana International Financial Centre, a territory within the city of Astana with precisely defined boundaries, in which a special legal regime, established by the laws of the Republic of Kazakhstan, is in effect;

One-time code/password (OTP) 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 for user authentication and signature verification when signing an electronic document, received by the Client via SMS;

Operating day is the period of time 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, they are executed in accordance with established procedures and the Company's internal documents;

Reports are transaction reports and personal bank account statements, the provision of which to the Client is required by the Company's internal documents and/or agreements or the requirements of the laws of the Republic of Kazakhstan;

Order/quotation is a document submitted to the Company by the Client, drawn up in the form of an electronic document or other electronic form verified by dynamic identification of the Client, indicating the performance of certain actions in relation to the financial instruments and/or funds belonging to the Client;

Security Procedure is a set of organizational measures and software and hardware information protection tools designed to identify the Client when creating, transmitting, and receiving his/her orders and/or quotations in order to confirm his/her right to receive electronic services, as well as to detect errors and/or changes in the content of the transmitted and received instructions from the Client;

Registration Certificate is an electronic document issued by a certification authority and confirming the compliance of the EDS with the requirements established by these Rules and the laws of the Republic of Kazakhstan;

Certificate is a public key along with additional information, the authenticity of which is verified by EDS generated using the private key of the certification center. A certificate is subdivided into a temporary certificate – a primary initialization certificate with a limited validity period, used by the Client who has successfully completed the initial identity verification procedure to independently generate an annual certificate;

System (Internet Trading System) is a set of software and hardware tools, including Halyk TradePro trading platforms for individuals and legal entities, as well as Halyk Finance mobile application for individuals, providing information on operations with financial instruments in KASE, AIX, and/or international securities markets, on foreign exchange operations (regarding the organization of exchange operations with non-cash foreign currency), on the Client's securities portfolio and other financial instruments, and other information, as well as the provision of electronic services to the Client;

Board of Directors is the Board of Directors of the Company;

Tariffs are the fees for services rendered and/or operations performed, approved by the Company's authorized body;

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

Electronic Document is a document in which information is presented in electronic digital form and certified by an electronic digital signature and/or a one-time code;

Electronic Services are services provided by the Company to the Client through the System for trading operations, personal bank account operations, 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 the System;

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

4. Concepts and symbols not specified in this chapter are used and interpreted in accordance with the laws of the Republic of Kazakhstan.

Chapter 3. Work in the System

§ 1. Services provided in the System

5. Electronic services are provided to the Client by the Company in accordance with the requirements of the laws of the Republic of Kazakhstan and the Company's internal documents, provided that the possibility of providing electronic services is stipulated by the ES agreement and the BS agreement.
6. The Client may perform the following operations and receive services in the System:
 - 1) trading and personal bank account operations;
 - 2) creating and submitting client quotations;
 - 3) creating and submitting client orders;
 - 4) generating statements for the Client's personal bank account;
 - 5) generating reports on completed operations and other reports at the Client's request (if technically feasible);
 - 6) receiving notifications of refusal to execute orders in cases stipulated by the laws of the Republic of Kazakhstan on the securities market;
 - 7) searching for information based on an individual request and specified criteria, sorting information by any parameters, and viewing information for previous dates; processing and storing information on all operations and dates;
 - 8) other operations and services necessary for the implementation and provision of brokerage services.
7. The list of operations and/or services, as well as financial instruments, provided to Clients in the System, is determined by the Company independently, taking into account technical capabilities and within the requirements of the laws of the Republic of Kazakhstan.
8. The list of operations and/or services, as well as financial instruments, specified in clause 6 of these Rules may be changed by the Company unilaterally (without the Client's consent) and may differ from the list of operations and/or services and financial instruments provided by the Company non-electronically.
9. The list of operations and/or services, as well as financial instruments available in the System, may be limited on a temporary or permanent basis, depending on technical capabilities and/or the requirements of the laws of the Republic of Kazakhstan.

§ 2. Procedure for providing the Client with access to the System

10. To access the System, the Client must read these Rules, which are posted on the Company's website.
11. To connect an individual to Halyk Finance and Halyk TradePro mobile apps, follow these steps:
 - 1) the Client installs Halyk Finance mobile app from App Store or Google Play;
 - 2) the Client opens Halyk Finance mobile app and registers using the "Become a Client" function;
 - 3) the Client provides a mobile phone number, which will be used for further identification and authentication, as well as their IIN. The system requests temporary access to view personal data and automatically verifies the individual using Mobile Citizens Database;
 - 4) upon successful verification using Mobile Citizens Database (a unified database, the eGov.kz portal), the Client consents to the collection and processing of personal data, completes the on-boarding process, and signs the BS Agreement, the ES Agreement, and the account opening order using a one-time code;
 - 5) following successful identification, all information received from the Client is sent to the Company's AIS via a secure internet channel to open a personal bank account for the Client;
 - 6) the Company verifies the Client in accordance with the Company's internal regulations and the laws of the Republic of Kazakhstan and, based on the verification results, opens a personal bank account for the Client (if one does not exist) and/or provides access to the System;
 - 7) the System automatically generates a web login for the Client to use the mobile application, corresponding to the mobile phone number specified when opening the account, after which the dynamic client identification service for an individual is activated;
 - 8) the System displays a notification to the Client about connection to the System or a notification about registration failure;
 - 9) the Client independently sets a password to log in to the System;
 - 10) a non-resident individual, as well as an individual who has not completed automatic registration in the mobile app (due to a registration error or refusal), is obliged to contact the Company to complete the registration procedure.
12. A legal entity's connection to Halyk TradePro is carried out in the following sequence:
 - 1) the Client contacts the Company to connect to electronic services, signs an ES agreement to receive services in Internet Trading System, and reads the Company's tariffs;
 - 2) after signing the ES agreement and submitting the application (Appendix 1 to the ES agreement), the Company registers the Client in the System;
 - 3) using a password (the initial authorization password is sent via SMS to the authorized person's mobile phone number specified in Appendix 1 to the ES agreement), the Client logs into the System and the CC generates (issues) an annual EDS certificate on the website;

- 4) the Client has the right to independently change the password for accessing the System at any time, or, if the password expires, the System will forcibly require a change at the established frequency.
13. Clients connected to the Company's electronic services have the opportunity to receive electronic services using an EDS for legal entities and a one-time code for individuals, through the System in the manner and under the terms and conditions stipulated by these Rules.
14. To protect information, the System uses the following security measures:
 - 1) a personal login and reusable password for accessing the Client personal account in the System;
 - 2) a secure communication channel using the latest version of the TLS protocol that meets the Company's requirements and current information security standards, using a certificate issued by a trusted CC;
 - 3) an EDS issued by the CC, confirming the authenticity of the electronic document, its ownership, and the immutability of its content;
 - 4) dynamic client identification using a one-time code.

§ 3. Procedure for opening personal bank accounts

15. The list of documents required to open a personal bank account, as well as their forms, are determined by the laws of the Republic of Kazakhstan, AIFC rules, the Company's internal documents, and the requirements of the international FATCA and CRS standards.
16. Personal accounts for legal entities are opened through a manager in accordance with the Company's internal documents.
17. Personal bank accounts for individuals with the Company, as well as on KASE and AIX exchanges, are opened as follows:
 - 1) for residents – automatically after signing the application to join the BS agreement and the account opening order using a one-time code in the System;
 - 2) for non-residents – through a manager in accordance with the Company's internal documents.
18. Personal accounts for individuals on international markets are opened through a manager in accordance with the Company's internal documents.

§ 4. Procedure for executing customer quotations and orders

19. Quotations and orders from the Client are accepted for registration and execution in the System during the Company's operating day.
20. The Client creates a quotation and/or order in the System, signed with an EDS or confirmed with a one-time code.

21. The electronic document is automatically submitted for processing by the System via secure communication channels after being successfully signed with an electronic digital signature or confirmed with a one-time code by the Client.
22. If the electronic document is signed with an EDS, the EDS is automatically decrypted, authenticated, and verified for its use. Based on the verification results, the electronic document is assigned the status "EDS verified" or "EDS failed verification."
23. If an electronic document is confirmed using a one-time code, the entered one-time code is automatically verified for accuracy. Based on this verification, the electronic document is either uploaded to the System with the "Ready" status or not uploaded, with an error message displayed to the Client.
24. The Company is not obligated to perform any other additional identification of the Client (his/her representative) and bears no liability for unauthorized access to the System performed on behalf of the Client.
25. When the System assigns the "EDS Verified" or "Ready" status, the Client's available funds are automatically checked for sufficient funds to fulfill the Client's quotation and/or order. If sufficient funds are available, the document is assigned the "Active/Sending" status or one of the refusal statuses, indicating the reason for the refusal. The "Active/Sending" status means that the Client's quotation has been accepted by the Company and is being executed in accordance with the current laws of the Republic of Kazakhstan.
26. Operations to debit (credit) securities from the Client's account(s) and/or to his/her accounts are carried out exclusively on the basis of the Client's instruction (legal entities using an EDS, or individuals using a one-time code).
27. When creating a quotation/order for a personal bank account, the System displays to the Client a notification of refusal to perform the corresponding operations on the grounds stipulated by the laws of the Republic of Kazakhstan on the securities market, including upon the occurrence of the following conditions:
 - 1) the number of securities to be debited from the personal bank account exceeds the number of securities recorded in this account for transactions settled on the day they are concluded;
 - 2) there are insufficient funds in the Client's account to perform operations and/or pay remuneration for transactions with securities settled on the day they are concluded;
 - 3) the securities to be debited are encumbered and/or blocked;
 - 4) transactions for the purchase or sale of non-cash foreign currency in the stock exchange trading system do not comply with the conditions of full prepayment for the purchased non-cash foreign currency or advance delivery of the sold non-cash foreign currency;
 - 5) limits on the purchase or sale of non-cash foreign currency in the stock exchange trading system do not comply with the limits established by the laws of the Republic of Kazakhstan;
 - 6) other conditions stipulated by the ES agreement and the BS agreement.

28. The System verifies the completeness of the data entered by the Client. If operations are performed without completing all required fields, the System displays a corresponding notification to the Client.
29. After the status "Active/Sending" is assigned to the Client's quotation and/or order, a corresponding electronic document is generated in the System. This document is sequentially executed, and the corresponding statuses are assigned to it in real time, if technically feasible. One of the final statuses of the electronic document may be "Executed," "Refused," or "Canceled."
30. After the electronic document is assigned the "Executed" status, the Company and third-party organizations' fees are charged in accordance with the settlement terms and applicable tariffs.
31. The Company is not responsible for any technical problems, including termination or suspension of the System or other failures arising for reasons beyond the Company's control.

§ 5. Procedure for providing statements

32. The System provides the Client with real-time information on current free and blocked balances of securities and/or cash, the history of account transactions for the specified period, and the current status of documents accepted by the System.
33. In addition to the reporting stipulated by the terms of the BS agreement, the Company provides the following account statements upon the Client's request:
 - 1) personal bank account balances – information on the balances of financial instruments in the Client's account at the end of the requested closed operating day;
 - 2) account history – information on the movement of financial instruments in the account at the end of the closed operating day.
34. The Company closes the operating day after receiving all necessary information from the custodian bank, depositories, trading organizers, and other organizations in accordance with the Company's internal documents.
35. In cases where the Company, for any reason, cannot complete the procedure for closing the operating day, the Company reserves the right not to execute documents, the execution of which may lead to the formation of negative balances of securities and (or) money or to a violation of the current laws of the Republic of Kazakhstan and the rules of AIFC.

§ 6. Client support during the use of the System

36. Any questions the Client may have while using the System, including technical issues, may be directed to the Company by e-mail at support@halykfinance.kz and/or via Halyk Finance mobile app in the "Feedback" section. For service inquiries, as well as when placing quotations and/or orders, if necessary, the Client may contact a manager at the phone numbers listed on the Company's website.

37. In the event of a technical failure in the System that prevents the Client from placing a quotation and/or order using an EDS or a one-time code, the Client must place the quotation and/or order in hard copy.
38. In the event of a System failure during a trading session on the stock exchange:
 - 1) all previously submitted and active Client orders remain active and are subject to execution in accordance with the terms of the quotation and/or order;
 - 2) the System does not automatically cancel previously submitted quotations and/or orders;
 - 3) the Company is not responsible for the execution of active orders at market prices, which may differ from the prices in effect at the time the relevant order was submitted.
39. If any failures occur, the Client is obligated to:
 - 1) promptly contact the Company using the phone numbers listed on the Company's website or contact a manager;
 - 2) jointly with a Company representative decide on the fate of the orders left in the System (execute or cancel);
 - 3) if it is impossible to contact the Company, send a notification to the e-mail address support@halykfinance.kz, with a mandatory follow-up phone call once communication is restored.
40. The time of receipt by the Company of notification of a compromise and/or failure in the System is considered to be:
 - 1) for a written request on paper – the moment the incoming e-mail is registered by the Company;
 - 2) for notifications sent by e-mail, the moment the Company sends a written confirmation of receipt of the corresponding notification;
 - 3) for telephone calls, the moment the Client's request is registered is the moment the Company successfully responds, provided that the Client subsequently provides a written request from the Client within one business day.
41. The Client's failure to promptly request a decision on instructions during a failure does not constitute grounds for cancellation or change of the terms of transactions executed on previously submitted instructions.
42. The Client shall bear the risk of losses arising from their failure to promptly request a decision regarding a compromise of access means, a System failure, or losses caused by the actions of third parties prior to the Company blocking access.

§ 7. Changes to Client data in the System

43. Changes to Client data in the System are made in cases of updating and/or correcting information about the Client.
44. Changes to Client data in the System include:

- 1) changes to the Client's details (including changes to the organization name or last name, first name, patronymic, addition of new bank accounts, and other changes);
 - 2) changes to the Client's cryptographic parameters in the System (including upon expiration of keys, their compromise, change of the owner of the EDS key, addition of an additional EDS to the Client, etc.);
 - 3) changes to the mobile phone number of the Client connected to the dynamic client identification service.
45. Changes to Client data are made based on a written application submitted by the Client and/or through the System, if the appropriate technical capability is available.

§ 8. Blocking/Unblocking Client access to the System

46. The Company reserves the right, at its sole discretion, to suspend or terminate the Client's access to the System at any time if there is a suspicion that third parties have accessed the System, or if the Client's actions using the System do not comply with, or may lead to non-compliance with, the provisions of the Company's internal documents, documents of trade organizers, the laws of the Republic of Kazakhstan, or the requirements and restrictions established by the Company to ensure the uninterrupted functioning of the System, with prior notice to the Client. Such notice may be sent to the Client by any means at the Company's discretion, including, but not limited to, by sending a notification to the Client's e-mail address and/or verbal notification by telephone.
47. In the event of loss or disclosure to third parties of information, data, and/or access means allowing access to the System, the Client is obligated to immediately change the password for access to the System and send the Company written notice to block access.
48. The Company reserves the right to block the Client's access to the System in the following cases:
- 1) upon the Client's submission of a written request to block access;
 - 2) upon detection of unauthorized access by third parties to information constituting a trade secret on the securities market, and/or unauthorized modification thereof;
 - 3) upon the execution of an unauthorized operation and/or transfer of the Client's funds;
 - 4) upon detection of other unauthorized actions related to the provision of brokerage services by the Company;
 - 5) upon the imposition of an arrest and/or the entry into force of a decision of a court and/or authorized body of the Republic of Kazakhstan and/or AIFC;
 - 6) upon termination of the BS agreement and/or the closure of the Client's personal bank account;

- 7) if other actions by the Client are detected that violate the laws of the Republic of Kazakhstan, the ES agreement and/or the BS agreement, or cause damage to the Company (intentionally and/or through negligence);
 - 8) in other cases stipulated by the ES agreement, the BS agreement, or the laws of the Republic of Kazakhstan and AIFC.
49. If the Client enters an incorrect password to access accounts in the System three times in a row in Halyk Finance mobile app, or five times in a row in Halyk TradePro, regardless of the time interval, such actions are considered a security breach, and the System automatically blocks the Client's access to the System.
 50. Once the reasons that led to the suspension of the Client's access to the System are eliminated, the Company will resume providing access to the Client, subsequently notifying the Client by any available means.

§ 9. Security and Protection Measures against Unauthorized Access to the System

51. Identification and authentication of the Client in the System for receiving electronic services are carried out using a personal login and password, as well as an EDS for legal entities, and a one-time code for individuals.
52. The Company uses encryption protocols to protect data transmitted between the Client and the server. Confidential information, including personal data and financial information, is protected using cryptographic means of information security.
53. The security of information is ensured, among other things, by backing up System data in accordance with the requirements of the Company's internal documents.
54. The following security measures are applied to prevent unauthorized access to the System:
 - 1) password protection requirements:
 - the minimum password length is at least 8 and no more than 18 characters;
 - the password must contain at least one lowercase letter;
 - the password must contain at least one uppercase letter;
 - the password must contain at least one number;
 - the password must contain at least one special character;
 - 2) the login (account) for Halyk Finance mobile application will be blocked after three unsuccessful password attempts and for Halyk TradePro after five unsuccessful attempts;
 - 3) the Client's access to the System will be blocked on the Company's side in cases specified in clause 48 of these Rules.
55. The Company shall ensure the storage of confirmation of the sending and/or receipt of messages on the basis of which the Client is provided with electronic services, in strict compliance with the requirements of the laws of the Republic of Kazakhstan, the regulations of authorized bodies, AIFC rules, and the Company's internal documents.

56. Electronic documents shall be stored in the format in which they were generated, sent, or received, in compliance with the requirements for their integrity and immutability, and shall not require printing or other display of the contents of the electronic document on paper for storage purposes.
57. The Company maintains logs of all System user actions for subsequent monitoring and analysis.
58. The Company regularly distributes informational materials to raise Client awareness of the System's security and information security protection methods.
59. The Company cooperates with the Client on matters of investigation, taking measures, and prevention of unauthorized payments.
60. The Company assists the Client and, in accordance with the laws of the Republic of Kazakhstan, represents the Client's interests in the event of an investigation of fraudulent operations.
61. To ensure an adequate level of protection for its software and hardware devices (personal computers, mobile phones, tablets, and other devices used to access the System), the Client is obligated to prevent:
 - 1) unauthorized access by third parties to the devices, as well as to authentication and/or identification tools, login, password, digital signature, mobile phone number, SIM cards, and the setting up of SMS message forwarding to a mobile phone number connected to the dynamic identification service;
 - 2) dissemination of information obtained from the System to third parties;
 - 3) malicious software (viruses, Trojans, spyware).
62. The Client is obligated to ensure regular preventive maintenance of its devices, including:
 - 1) installation and timely updating of licensed antivirus software;
 - 2) installation of operating system and application updates;
 - 3) periodic scanning of devices for malicious software.
63. The Client undertakes not to use the following devices to access the System:
 - 1) public and/or accessible computers (internet cafes, libraries, etc.);
 - 2) unsecured Wi-Fi networks (public hotspots in cafes, airports, etc.);
 - 3) devices showing signs of compromise, including jailbreaking or root access on mobile devices.
64. The Company shall not be liable for the Client's losses arising from the Client's failure to comply with clauses 61-63 of these Rules, or violation of the terms of the ES Agreement.
65. Losses arising from the use of funds by unauthorized persons or third parties due to improper storage, use of devices, and/or failure to comply with the requirements of these Rules and the ES Agreement shall be borne by the Client.

Chapter 5. Termination of the Agreement and Refusal to Use the System

66. The Client has the right to stop using the System at any time and terminate the ES Agreement in accordance with the terms of the ES Agreement and the BU Agreement by submitting a corresponding written application to the Company.
67. The Company has the right to terminate the ES Agreement at any time in accordance with the terms of the ES Agreement, the BU Agreement, and the requirements of the laws of the Republic of Kazakhstan.

Chapter 6. Final Provisions

68. These Rules may be amended, supplemented, or declared invalid by the Company unilaterally.
69. All amendments and additions to these Rules shall be approved by a resolution of the Board of Directors and, after approval, shall be published on the Company's website www.halykfinance.kz within ten business days.