

“Liquidation fund of subsoil users” deposit

Deposit currency	Tenge, US Dollar
Rate of return on the deposit	Fixed, during the whole deposit period
Amounts and periods on the deposit:	They are set on the basis of a provided extract from a contract and/or program for performing subsoil use operations, where a contract amount and necessary period for creating a liquidation fund for the purpose of entering into a bank servicing contract are specified. Whereby copies of the first and last sheets of the contract (with signatures and seals) are attached
Capitalization of an accrued fee	Not provided for
Accrual of a fee	It is carried out on a monthly basis, on the last business day of a month. When calculating rates of return, one calendar year is deemed equal to 365 (three hundred sixty five) days, 1 (one) calendar month is deemed equal to actual number of days
Payment of a fee	It is paid out at the end of a validity period of a bank servicing contract
Additional inpayments	Provided
Partial withdrawals	By virtue of a written permission of a competent body, being determined by the Government of the Republic of Kazakhstan, agreed upon with an authorized government body on subsoil study and use
Conversion of the deposit	Not provided for
Prolongation	Not provided for
Early termination:	<p>In the event of early termination of the deposit by virtue of a written permission of a competent body, being determined by the Government of the Republic of Kazakhstan, agreed upon with an authorized government body on subsoil study and use, a Client shall notify the Bank about a wish to claim the deposit amount 7 (seven) calendar days prior to an expected date of bank servicing contract termination. The fee on the deposit is paid out as follows:</p> <ul style="list-style-type: none"> ○ in the event if the deposit term was less than 30 (thirty) calendar days, the fee is not paid out; ○ in the event if the deposit term was more than 30 (thirty) calendar days, the fee is accrued, then the fee amount (after deduction of a corporate income tax), is paid out at the rate applied by the Bank for a deposit for an actual deposit term

In the event if the legislation of the Republic of Kazakhstan impose separate requirements for the procedure of reviewing, approving and closing deposit transactions, then these transactions are implemented in accordance with procedures and terms set by the legislation of the Republic of Kazakhstan and internal regulatory documents of the Bank.