

**AGREEMENT FOR THE RECEIPT OF BROKERAGE SERVICES FOR FINANCIAL
PRODUCT " FREEDOM INVESTMENT CURRENCY"
(JOINING)**

This Agreement for Brokerage Services for the Financial Product " Freedom Investment Currency" (hereinafter referred to as the "**Agreement**") is concluded between Joint-Stock Company "Freedom Bank Kazakhstan" (hereinafter referred to as the "**Broker**") and an individual (hereinafter referred to as the "**Client**"), under which the Broker provides the Client with brokerage services under the financial product " Freedom Investment Currency".

This Agreement is a contract of adhesion concluded in accordance with the provisions of Article 389 of the Civil Code of the Republic of Kazakhstan, the terms of which may be accepted by the Client only by acceding to this Agreement.

The Agreement shall be deemed to have been accepted by the Client in case of his/her accession to the Agreement as a whole and unconditionally by the Client's signing of the Application for Accession to the Agreement (hereinafter referred to as the "**Application for Accession**"), which is Appendix No 1 to this Agreement and its integral part.

In accordance with this Agreement and on the basis of the Application for Accession to the Agreement signed by the Client, the Broker provides brokerage services under the financial product "Investment Currency Freedom", and the Client uses this service of the Broker.

After the Client concludes this Agreement with the Broker, the Client and the Broker will also be referred to in the Agreement together as the "Parties", and separately as the "Party".

ARTICLE 1. TERMS AND DEFINITIONS

1.1. The main terms used in this Agreement have the following meanings and abbreviations, unless otherwise follows from the context:

Cooperation	providing an opportunity for Clients to buy from the Partner, and for the Partner to sell ETN to the Clients, for the Clients to sell to the Partner, and for the Partner to purchase ETN from the Clients, through a personal brokerage account opened with the Broker with the subsequent ability of the Client to make payments/transfers within the framework of the "Freedom Investment Currency" product, as well as to make ETN transfers between the Clients (to give and accept ETN as a donation) using the Broker's mobile application;
Freedom Investment Currency/ETN	financial product, a unit of measurement in the form of a monetary equivalent of the underlying asset in the form of securities owned by the Client, which is an ETN (<i>Exchange Traded Notes, issuer – FRHC Fractional SPC Ltd., trading symbol – FRHC. ETN, ISIN – KZX000002001</i>), secured by a security of Freedom Holding Corp. (FRHC ticker), which provides the Client with the opportunity to make payments/transfers by selling/donating ETN within the ETN limit available on the personal brokerage account using the Card or the Broker's mobile application;
Partner	a legal entity operating in accordance with the legislation of the Republic of Kazakhstan, which has entered into a relevant agreement with the Broker and implements the Service to the Client;
Customer	an individual who has entered into a Brokerage Service Agreement with a Broker to purchase Services from a Partner;
Service	purchase by the Client and/or sale by the Client of ETN at the quotation rate set by the Partner, making ETN transfers (donation by the Client and/or receipt of ETN by the Client as a donation). The quoting currency of the ETN is the US dollar;

Brokerage service agreement	a brokerage agreement concluded between the Broker and the Client in connection with the provision of brokerage services to the Client for the purchase, sale, transfer of financial instruments in the form of ETN on the unorganized securities market;
Account	a separate current account of the Client opened with the Broker for the purchase of ETN under this Agreement and the Brokerage Service Agreement;
Map	debit payment card issued by the Broker in the name of the Client and providing the Client with the opportunity to make payments and/or money transfers within the amount of money on the bank account;
Lists	lists of organizations and persons compiled by the authorized state body in accordance with the Law of the Republic of Kazakhstan "On Combating the Legalization (Laundering) of Proceeds from Crime and the Financing of Terrorism";
Command/Order	a Client command/order to buy/sell/transfer (donate) ETN within the framework of the financial product "Freedom Investment Currency" in the form of a document provided to the Broker by the Client, containing an instruction to carry out /buy/sell/transfer (donate) ETN and at the same time the Client's order to the Broker to carry out regular transactions for the purchase/sale/transfer (donation) of ETN (hereinafter referred to as the " Transaction ") on his behalf in accordance with the conditions and details specified in this instruction. In this case, the date of the Transaction is the date of the relevant command/order of the Client, expressed in the performance by the Client of the relevant banking/brokerage transaction using the Card and/or the Broker's mobile application at the expense of the funds from the sale of ETN by the Client to the Partner and/or on the basis of a gratuitous transfer (donation of ETN). Command/orders are not signed separately by the Client, since they are considered to be signed by the Client automatically when conducting a banking/brokerage transaction in the Broker's mobile application and/or when the Client performs a transaction using the Card.
Constant disposal of the sender of money	an indefinite instruction of the Client (sender of money) to the Broker (bank of the sender of money) to write off money from the Client's Account when concluding ETN purchase transactions.

ARTICLE 2. SUBJECT OF THE AGREEMENT

2.1. The subject of this Agreement is the establishment of the terms and principles of Cooperation between the Broker and the Client, in which the Broker organizes the possibility of acquisition/sale/transfer (donation) of ETN by the Client from the Partner on the basis of his Command/Order, and the Client buys ETN from the Partner or sells ETN to the Partner at its current quotation rate (ETN price) established at the time of the ETN purchase and sale transaction. through the Broker's software (mobile application).

2.2. Within the framework of cooperation, the broker:

- 2.2.1. ensures the sale of the Client's ETN based on the Client's request (Order) in the payment/transfer currency (without additional conversion of the Client's used payment/transfer currency);
- 2.2.2. debits money from the Client's Account for the subsequent purchase of ETN on the basis of a Standing Order of the sender of money;
- 2.2.3. provides services for crediting money (money transfer) to the Client's bank accounts and making payments through the sale of ETN in accordance with clause 2.2.1. of this Agreement through the Broker's mobile application;
- 2.2.4. to ensure the continuity of the settlement process for transactions specified in clause 2.2.3. of this Agreement, the Broker creates accounts receivable for the amount of the Client's transaction and carries out the Transaction at the expense of the specified accounts receivable. The closing/repayment of the Client's accounts receivable is due to the sale of the Client's ETN (on the same day of the Transaction by the Client);

- 2.2.5. to ensure the continuity of the settlement process for the transactions specified in paragraph 2.2.3. of this Agreement, credits the amount of the Client's Transaction to make the Client's respective payments, whereby the Client's debt will be repaid through the sale of the Client's ETN;
- 2.2.6. calculates the concluded transactions for the purchase and sale of ETN between the Partner and the Client;
- 2.2.7. ensures the transfer (donation) of ETN belonging to the Client (acting as a donor) and the receipt of the ETN transfer (as a donor) by another Client (acting as a donation) on the basis of the relevant Command/order of the Client. At the same time, the action to donate ETN is accepted by the Broker through the Client's ETN transfer operation through the Broker's mobile application.
- 2.3. The date of the Transaction by the Client (through the use of the Broker's mobile application/terminal/other replenishment of the Account) is the date of the relevant Command/Order of the Client. The order/order is received by the Broker and automatically executed by him as a result of and on the basis of the Client's banking/brokerage operations using the Card and/or the Broker's mobile application at the expense of the funds from the sale of ETN to the Partner or on the basis of the transfer (donation) of ETN (gratuitous transfer in accordance with clause 2.4. of the Agreement).
- 2.4. In the event that an ETN is transferred free of charge between the Clients through the Broker's mobile application, such a transaction is recognized by the Client as a donation agreement, and under this condition, the Transaction will be carried out by the Broker at the expense of the ETN donation operation without a counter obligation for the transferred (donated) ETNs. At the same time, the Broker assumes that the Clients have independently determined and entered into an appropriate oral/written agreement between themselves on the transfer (donation) of ETN in compliance with all the requirements of the legislation of the Republic of Kazakhstan, including obtaining the required consents and paying taxes, if necessary.
- 2.5. The Client making the donation of the ETN selects the person to whom he wants to donate the ETN in the Broker's mobile application and submits an order for a gratuitous transfer (debit) ETN is in his favor. At the same time, the person accepting the gift of ETN, by joining this Agreement, agrees to accept the gift by submitting an order for crediting ETN from the client making the donation of ETN.

ARTICLE 3. GENERAL TERMS AND CONDITIONS OF THE AGREEMENT

- 3.1. The main provisions of this Agreement for the development of Cooperation:
 - 3.1.1. **The Broker is assigned to:**
 - development and maintenance of an online service for online identification and registration/authorization of the Client under the Brokerage Service Agreement and this Agreement;
 - providing the Client with the ability to make payments/transfers through the Card and/or the Broker's banking application at the expense of funds received from the sale of ETN;
 - appropriate registration and execution of transactions concluded between the Partner and the Client in accordance with the current legislation of the Republic of Kazakhstan.
 - 3.1.2. **The Client is assigned to:**
 - use of the Service in strict accordance with this Agreement.
- 3.2. The Service is provided by the Broker only if there is a valid personal brokerage account of the Client in accordance with the concluded Brokerage Service Agreement.

ARTICLE 4. RIGHTS AND OBLIGATIONS OF THE PARTIES

- 4.1. **The broker has the right to:**
 - 4.1.1. unilaterally change any terms of the Agreement, subject to sending a corresponding notice to the Client or posting information on the official Internet resource of the Broker www.bankffin.kz;
 - 4.1.2. unilaterally supplement/expand the list of services provided by the Broker under this Agreement;
 - 4.1.3. determine, change, supplement the form, number and content of the Broker's documents: applications, contracts, offers, consents filled out and signed by the Client during the Client's registration and subsequent receipt of the Service from the Broker/Partner;
 - 4.1.4. determine its own requirements and conditions for the identification and registration of the Client on the Broker's platform;
 - 4.1.5. require the Client to properly fulfill its obligations under this Agreement;

4.1.6. in the event of any technical failures/downtime/accidents, both in internal and external (third-party) systems/resources/databases, regardless of the reasons for the occurrence and the fault of the Parties/third parties, temporarily suspend unilaterally (without the consent of the Client) the technical ability of the Clients to apply through the Broker's information system to purchase Services from the Partner;

4.1.7. suspend the Agreement and/or terminate the Agreement unilaterally at its discretion, including in case of violation or threat of violation of obligations, requirements, conditions determined by the Agreement;

4.1.8. at any time and without notifying the other Party of the reasons/reasons to unilaterally (extrajudicially) refuse to execute the Agreement (suspend all operations under this Agreement), notifying the Client thereof in accordance with clause 7.3. Agreement;

4.1.9. use all the money in the Account to purchase ETN at the ETN price set by the Affiliate, including, at its own discretion, use (save/accumulate) the remaining money (not enough to purchase ETN in the Client's current Transaction) for the purpose of making the next purchase of ETN, subject to the required minimum sufficiency of funds in the Account;

4.1.10. refuse to execute the Client's instructions in the following cases:

- if the Client submits instructions that contradict the requirements of the current legislation of the Republic of Kazakhstan and the Broker's internal documents;

- in case of detection of an unauthorized payment, as well as in cases of detection and confirmation of justified facts of illegal receipt of money;

- if the Client fails to submit the documents required by the Broker to verify the Client's compliance with currency legislation, AML/CFT legislation, the requirements of international economic sanctions, as well as other documents provided for by the legislation of the Republic of Kazakhstan and this Agreement;

- on the grounds provided for by the legislation of the Republic of Kazakhstan in terms of combating the legalization (laundering) of proceeds from crime and the financing of terrorism, as well as when there is information about the Client's participation in extremist and terrorist activities, or under the control of such organizations and persons, or acting at the direction of such organizations;

- if the Broker believes that the Client violates the requirements:

1) agreements concluded with the Broker;

2) the legislation of the Republic of Kazakhstan and foreign countries affecting the Broker's activities and in the territory of which any participant in the transaction carried out by the Broker and its Client or counterparty is registered, located or temporarily located;

3) internal procedures and conditions of the Broker, which are public, and the correspondent bank;

4) the presence of sanctions in accordance with the jurisdiction of any country, international organization, which apply to the Broker and its Client or counterparty (including, but not limited to, related to the type of transaction, with the country of registration and (or) location of the Client, as well as payments made to these countries, to these persons or from these countries, from these persons);

5) the Broker has suspicions that the Client's transactions are related to the activities of the financial (investment) pyramid, are carried out in its interests (not limited to crediting to its account and (or) withdrawing money from its accounts), and are also aimed at financing the activities of the financial (investment) pyramid or advertising its activities;

6) the Client's failure to provide information or documents necessary to identify the Client in order to comply with the requirements of the Broker's internal documents, the AML/CFT Law of the Republic of Kazakhstan, the US Foreign Account Tax Compliance Act (FATCA), the tax services of the Organisation for Economic Co-operation and Development (OECD), as well as other laws or regulations of the Republic of Kazakhstan and others Countries;

7) on other grounds established by the current legislation of the Republic of Kazakhstan, the bank account agreement concluded between the Broker and the Client and this Agreement;

4.1.11. at any time, without prior notice to the Client, unilaterally and extrajudicially, terminate business relations with the Client by unilaterally refusing to execute this Agreement, close the Account, thereby terminating the maintenance and maintenance of the Account, in the following cases:

- violation by the Client of the current legislation of the Republic of Kazakhstan, failure of the Client to fulfill his obligations related to the availability of an Account with the Broker;

- in case of bankruptcy of the Client, criminal prosecution of the Client or bringing him to criminal liability, international prosecution of the Client;
- if the Broker has suspicions (the Broker must not substantiate and prove his suspicions) that the Client is involved in terrorist activities and/or activities on legalization (laundering) of proceeds from crime, financing of terrorism and/or carries out any other activities that entail or may lead to criminal prosecution of the Client;
- the existence of sanctions against the Client imposed in accordance with the jurisdiction of any country or international/national organization (including, but not limited to, OFAC, FATF and the UN);
- if the Broker has grounds to believe that the Client's transactions are subject to international economic sanctions or are aimed at evading international economic sanctions;
- on other grounds determined by this Agreement and the legislation of the Republic of Kazakhstan, which, in the opinion of the Broker, may have any negative consequences for the Broker;

4.1.11-1. In the event of any of the circumstances stipulated in Clause 4.1.11 of the Agreement, the Client, by signing this Agreement, grants the Broker an irrevocable and unconditional right and consent to sell the remaining ETN (if any) on behalf of the Client and to credit the proceeds from the sale of the ETN to the Client's bank account upon unilateral closure of the Account by the Broker. The ETN shall be sold by the Broker in the currency of the bank account at the exchange rate quoted on the date of the sale;

4.1.12. carry out other actions provided for by the legislation of the Republic of Kazakhstan and this Agreement;

4.1.13. unilaterally suspend the provision of Services to the Client (refuse to execute the Agreement) in the event of:

4.1.13.1. Termination of the Brokerage Service Agreement, closure/arrest of the Brokerage Account, suspension of transactions on the Brokerage Account until the violations/inconsistencies are eliminated;

4.1.13.2. the presence of technical software failures of the Broker or the Partner;

4.1.13.3. on other grounds specified in this Agreement, the Brokerage Service Agreement and the legislation of the Republic of Kazakhstan, which, in the opinion of the Broker, may have any negative consequences for the Broker or the Client.

4.2. The broker is obliged to:

4.2.1. provide infrastructure for the provision of Services by the Partner, taking into account the clauses provided for in the Agreement;

4.2.2. ensure full and timely fulfillment of its obligations to the Client specified in this Agreement;

4.2.3. suspend the execution/non-execution of the Client's Commands/Orders in case of receipt of relevant notifications from judicial or authorized state bodies;

4.2.4. perform other duties provided for by the current legislation of the Republic of Kazakhstan and the rules of the Astana International Financial Centre (hereinafter referred to as the "AIFC").

4.3. The client has the right to:

4.3.1 require the Broker to properly fulfill its obligations under this Agreement;

4.3.2 make payments and money transfers on the terms of Cooperation;

4.3.3 carry out other actions provided for by the legislation of the Republic of Kazakhstan and this Agreement.

4.4. The client is obliged to:

4.4.1. provide the Broker with the necessary documents to open an Account in accordance with the requirements of the Broker and the legislation of the Republic of Kazakhstan;

4.4.2. when paying for services or goods at the expense of ETN through the Broker's application, sell ETN at the current quotation rate set by the Partner at the time of the Client's Transaction;

4.4.3. in accordance with the legislation of the Republic of Kazakhstan, declare ETN when filling out the relevant declaration of income and property of an individual;

4.4.4. unconditionally and indisputably accept the ETN price set by the Partner when the Broker conducts brokerage/banking operations under this Agreement;

4.4.5. accept from the Broker and the Partner the results of the Services provided by the Broker and the Partner within the framework of Cooperation under this Agreement;

4.4.6. in accordance with the current legislation of the Republic of Kazakhstan, obtain all necessary consents to the transfer (donation) of ETN, independently pay all taxes payable by the Client in connection

with the execution of this Agreement and related to the further possession of ETN received by him under the donation agreement (according to clause 2.4. of the Agreement).

4.5. The Broker and the Client (whose consent is expressed by signing the Application for Accession) hereby agree and confirm their unconditional consent that when carrying out transactions for the purchase/sale/transfer (donation) of ETN in the manner prescribed by this Agreement, the ETN quotation rate set by the Partner at the time of the transaction will be taken into account, in connection with which they will not have any claims against the Partner.

4.6. The Client hereby confirms (by signing the Application for Accession) that he has read, understood and accepted for compliance the restrictive provisions of the legislation of the Republic of Kazakhstan, on the basis of which:

4.6.1. it is not allowed for the Client to donate ETN to employees of medical, educational, social protection and other similar institutions by citizens who are treated, maintained or brought up therein, by spouses and relatives of these citizens;

4.6.2. It is prohibited for the Client to donate ETN to employees of the National Bank of the Republic of Kazakhstan and its departments, employees of the Agency for Regulation and Development of the Financial Market of the Republic of Kazakhstan, civil servants and other persons who have assumed anti-corruption restrictions in accordance with the Law of the Republic of Kazakhstan «On Combating Corruption», as well as their family members for actions (inaction) civil servants and other persons who have assumed anti-corruption restrictions in favor of the donor, if such actions fall within the official powers of the specified persons or these persons, by virtue of their official position, may contribute to such actions (inaction);

4.6.3. It is necessary to independently comply with other prohibitions/restrictions/assumptions of the legislation of the Republic of Kazakhstan related to the possession/sale/donation of ETN by the Client in relation to any indefinite number of individuals and legal entities for which the Broker is not responsible for its obligations under this Agreement.

4.7. The Broker notifies the Client of the risks associated with making transactions with ETN, in accordance with Appendix № 2 to this Agreement, which is an integral part of it.

4.8. The Client hereby confirms (by signing the **Risk Acceptance Statement**, which is Appendix № 3 to this Agreement and its integral part) that he has read, understood and accepted the restrictive provisions of the legislation of the Republic of Kazakhstan, on the basis of which he is not a qualified investor, determined in accordance with the requirements of the legislation of the Republic of Kazakhstan, and despite this I am ready to accept the risks associated with making the transactions specified in the Order and incur possible losses. The Client understands that a lack of knowledge and experience can lead to a complete loss of funds invested by the Client in the ETN.

ARTICLE 5. MUTUAL SETTLEMENTS OF THE PARTIES

5.1. All settlements on ETN purchase/sale transactions between the Partner and the Client are carried out through the Broker in accordance with this Agreement, the Brokerage Service Agreement and the Broker's internal documents.

5.2. The Client pays the Broker a commission for transactions with ETN in accordance with the Broker's tariffs effective on the date of the transaction. Information about the Broker's tariffs is posted on the Broker's official website at <https://bankffin.kz>.

ARTICLE 6. LIABILITY OF THE PARTIES

6.1. The Parties shall be liable for non-fulfillment or improper fulfillment of obligations under this Agreement in accordance with the legislation of the Republic of Kazakhstan.

6.2. The Parties shall be exempt from liability for partial or complete non-fulfillment of obligations under this Agreement, if the improper performance/non-fulfillment of obligations by the Parties is caused by force majeure circumstances.

6.3. Within the framework of the Cooperation between the Broker and the Client, regulated by this Agreement, the Broker's liability to the Client is limited to the Broker's performance of its obligations related to the timely execution of the Client's Orders/Orders, as well as to the organization of the movement of the Client's money when providing the Service in accordance with the Broker's internal documents applicable to the financial product "Freedom Investment Currency".

ARTICLE 7. VALIDITY OF THE AGREEMENT

7.1. This Agreement comes into force from the moment the Broker accepts the Application for Accession signed by the Client through remote access systems, drawn up in the form of the Broker, and is valid indefinitely or until terminated by the Parties.

7.2. This Agreement may be terminated unilaterally at the initiative of the Client by sending a written notice to the Broker at least 5 (five) business days before the expected date of termination.

7.3. This Agreement may be terminated (refusal to execute the Agreement) unilaterally at the initiative of the Broker by sending the Client a corresponding notice of termination of the Agreement, and the notice is considered delivered if it is sent using any means of communication (to the e-mail address specified in the Agreement; to the place of residence specified in the Agreement; SMS and WhatsApp messages to the Client's number; Push notification; information in the Client's personal account), ensuring the recording of the receipt of the notice by the Client, while the date of sending such a notice is automatically accepted by the Parties as the date of termination of the Agreement (on the principle of "day to day").

7.4. In case of return of the notification with a note on the impossibility of its delivery to the addressee, recipient, or in connection with the refusal to accept it, as well as non-confirmation of its acceptance when using another means of communication specified in this subparagraph, the notification shall be deemed to have been sent properly.

7.5. In case of termination (unilateral refusal to perform) of this Agreement, the Broker shall ensure the disconnection of its systems and services from all systems and services of the Client provided under the Agreement from the moment of termination.

7.6. Termination of this Agreement shall not relieve either Party of any liability existing at the time of termination, nor shall it in any way affect the validity of any other right or obligation of the Parties that survive the termination of this Agreement, to the extent expressly provided for in this Agreement.

ARTICLE 8. FORCE MAJEURE CIRCUMSTANCES

8.1. None of the Parties shall be liable for non-fulfillment or improper fulfillment of obligations under this Agreement, if it proves that non-fulfillment or improper fulfillment arose due to force majeure circumstances, including, but not limited to: fires, floods, earthquakes, sabotage, military operations, blockades, changes in the legislation of the Republic of Kazakhstan that prevent the proper fulfillment of obligations under this Agreement, as well as others extraordinary circumstances that the Parties were unable to foresee or prevent and which arose after the conclusion of this Agreement and directly affected the performance of the Parties' obligations.

8.2. Upon receipt of information about the occurrence of force majeure events, the affected Party undertakes to immediately notify the other Party of the occurrence of such events, provide the other Party with detailed information about such events, as well as a reasonable assessment of the period during which such force majeure events will continue.

8.3. On the occurrence of these circumstances, the Party referring to them must provide the other Party with a written confirmation of the authorized body/organization.

ARTICLE 9. CONFIDENTIAL INFORMATION

9.1. The Parties undertake to maintain the confidentiality of the terms of this Agreement and all information disclosed by one of the Parties as confidential information or as information that should be considered confidential by nature, including information about the software, personal data of the Client, information about the number and amount of transactions, business information in relation to the Parties, as well as other information related to confidential, in accordance with the legislation of the Republic Kazakhstan, AIFC rules or internal documents of the Broker.

9.2. The Broker undertakes to ensure that the officials, employees and representatives of the Broker keep confidential all such documentation and information. At the same time, the Client hereby agrees, at the discretion of the Broker, to transfer information about the Client related to this Agreement to shareholders/participants, affiliated companies for the purposes of fraud prevention, audit, debt collection, satisfaction of the request of the authorized state body, provision of services by processing (computer) centers, etc.

ARTICLE 10. FINAL PROVISIONS

10.1. This Agreement, the Application for Accession, the Agreement on the Provision of Brokerage Services and the Broker's internal documents (the text of which is posted on the official Internet resource of the Broker www.bankffin.kz) constitute a single legal instrument and each of them is an integral part of each other and constitutes a single whole.

10.2. Changes, additions and amendments to the Agreement and/or tariffs and/or internal documents of the Broker may be made by the Broker unilaterally and brought to the attention of the Client by sending a corresponding notification using any means of communication that ensure the recording of the receipt of the notice by the Client or the placement of this information on the official Internet resource of the Broker www.bankffin.kz at least 5 (five) calendar days before the introduction of these changes and (or) additions. The Client has the right to express his disagreement with the changes, additions and amendments made to this Agreement and/or tariffs and/or internal documents of the Broker within 3 (three) business days from the date of sending such a notice. If the Broker does not receive from the Client a written disagreement with the changes, additions and amendments made to the Agreement and/or tariffs and/or internal documents of the Broker, the Client agrees that the Agreement continues to be valid on the amended and/or supplemented terms, and the Client agrees with the changes and/or additions made to the Agreement and/or tariffs and/or internal documents of the Broker. In the event that the Client sends a written disagreement with the amendments and/or additions to the Agreement to the Broker before the expiration of the period specified in this clause, the Agreement shall be terminated.

10.3. The Broker has the right to transfer (assign under the transaction) its rights, obligations, rights (claims) under this Agreement to third parties without the written consent of the Client.

10.4. When concluding, performing, amending and terminating this Agreement, the Parties undertake not to carry out actions that are directly or indirectly qualified by the applicable legislation as corrupt: giving/receiving a bribe/illegal remuneration, commercial bribery, abuse of official position, as well as actions that violate the requirements of the legislation of the Republic of Kazakhstan, international norms of law and international treaties of the Republic of Kazakhstan on counteraction legalization (laundering) of proceeds from crime and financing of terrorism (AML/CFT), and other corruption violations – both in relation to the Parties to the Agreement and in relations with third parties and state authorities (hereinafter referred to as "corrupt practices").

The Party undertakes to bring these requirements to the attention of its affiliated (related) persons, employees, authorized representatives and intermediaries.

10.5. As part of the execution of the Agreement, the Parties undertake:

- 1) carry out its activities on the principle of absolute rejection of any forms of fraud, the principle of zero tolerance for corruption and assume social responsibility for their implementation;
- 2) know and comply with the requirements of the Law of the Republic of Kazakhstan "On Combating Corruption";
- 3) not to carry out commercial bribery of officials, representatives, employees of the other Party or their affiliates;
- 4) assist the other Party in the prevention of corruption and fraud;
- 5) report on all facts of committing corrupt acts and/or intentions to commit such actions, as well as in cases where such cases become known by e-mail compliance@bankffin.kz.

10.6. Issues not regulated by this Agreement shall be governed by the current legislation of the Republic of Kazakhstan and the AIFC Rules.

10.7. The application for accession is drawn up in one original copy, the Client has the right to receive a copy of the application for accession accepted by the Broker.

10.8. The Agreement is drawn up in Kazakh and Russian. In case of discrepancies between the Kazakh and Russian versions of this Agreement, the Kazakh version of this Agreement shall be interpreted by the Parties based on the Russian version of the Agreement.