List of documents required for the review of amendments and/or supplements to the lending terms and conditions

The Borrower shall provide the following documents required for the review of the application and for confirmation of the circumstances (facts) that resulted in the overdue performance of obligations under the Loan Agreement, including but not limited to:

1. An application for making amendments and/or supplements to the lending terms and conditions.
2. The Borrower's identity document (*an electronic identity document generated through the Digital Documents Service, for residents of the Republic of Kazakhstan*[1]).
3. Documents confirming the deterioration of the Borrower's financial condition, including:

- ✓ a certificate confirming registration as unemployed and/or a certificate of the Borrower's income for the last six (6) months issued by the employer, or a statement showing the receipt and movement of funds in the Borrower's account;
- ✓ an employer's document confirming termination of the employment agreement, granting of unpaid leave, or a certificate/sick leave certificate confirming the Borrower's temporary incapacity for work;
- ✓ an employment certificate specifying the amount of the Borrower's salary and statements from the Unified Accumulative Pension Fund;
- ✓ a document confirming that the Borrower is on maternity leave, leave in connection with childbirth, adoption of a newborn child (children), or unpaid childcare leave until the child reaches the age of three;
- ✓ a medical certificate confirming temporary incapacity for work due to the illness of the Borrower's close relatives or spouse, as well as a death certificate or official certificate confirming the death of the Borrower's close relatives or spouse;
- ✓ a notarized lease agreement specifying the procedure and deadlines for payment of the lease fee, and documents confirming material damage suffered by the Borrower as a result of an accident or unlawful acts of third parties (including theft of inventory or other property used by the Borrower in the course of business);
- ✓ official documents confirming the occurrence of force majeure circumstances;
- ✓ a disability certificate;
- ✓ a decision of the competent state authority imposing an arrest on the Borrower's accounts;
- ✓ a collection order;
- ✓ court acts.

4. Documents demonstrating the Borrower's ability to perform obligations under the Loan Agreement and confirming the Borrower's income (including reports issued by the State pension payment authority, real estate lease agreements, and/or other supporting documents).
5. Any other documents confirming the deterioration of the Borrower's financial condition.

During the review of the proposed amendments to the lending terms and conditions, the Bank may request additional documents, such as:

1) The original certificate of registered rights (encumbrances) over immovable property and its technical characteristics, or an extract from the legal cadaster in respect of movable property.

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[1] *Electronic identity document(s) of the Borrower (including the Individual Identification Number (IIN)), obtained by the Bank's employee through the Digital Documents Service, except for cases where integration with the information systems of government authorities and/or state legal entities is unavailable, where the subject cannot be identified using technological means, or in other cases stipulated by the laws of the Republic of Kazakhstan.*
The Borrower's original identity document shall be requested for the purpose of verification and making a copy where integration with the information systems of government authorities is unavailable, and the Borrower cannot be identified using technological means.

2) A certificate confirming the Borrower's registered address and a certificate listing persons residing jointly with the Borrower (family members).
3) Information on the Borrower's total income.
4) Information on the Borrower's or the Borrower's family members' social status.
5) Information on utility expenses.
6) A certificate issued by the competent authority confirming the Borrower's social status acquired during the servicing of the loan (if necessary).

Where there is a Co-Borrower, Guarantor, or Pledger, the following documents may also be requested from such person(s):

1) An identity document of the Co-Borrower, Guarantor, or Pledger (*or an electronic identity document generated through the Digital Documents Service, for residents of the Republic of Kazakhstan*[2]*);*
2) The original pension fund statement for the last 6 (six) months.
3) The original employment certificate indicating salary for the last six (6) months.
4) The consent of the Pledger's or Guarantor's spouse, or a certificate confirming legal capacity to marry where the person has no spouse (for secured loans), provided that the restructuring involves a change in the interest rate, the loan term, or refinancing.

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[2] *Electronic identity document(s) of the Co-Borrower/Guarantor/Pledger (including the Individual Identification Number (IIN)), obtained by the Bank's employee through the Digital Documents Service, except for cases where integration with the information systems of government authorities and/or state legal entities is unavailable, where the subject cannot be identified using technological means, or in other cases stipulated by the laws of the Republic of Kazakhstan.*
The Co-Borrower's/Guarantor's/Pledger's original identity document shall be requested for the purpose of verification and making a copy where integration with the information systems of government authorities is unavailable, and the Co-Borrower/Guarantor/Pledger cannot be identified using technological means.