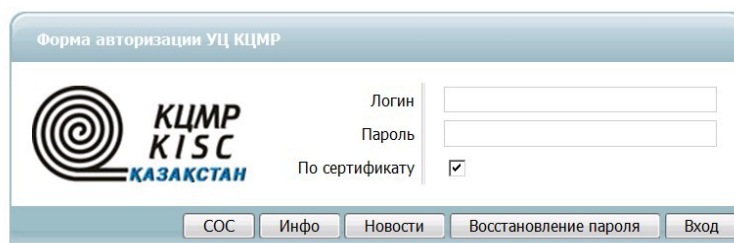


Dear users of "VTB Business" Internet Bank System, we would like to offer you detailed instructions on reissue of EDS Registration Certificate.

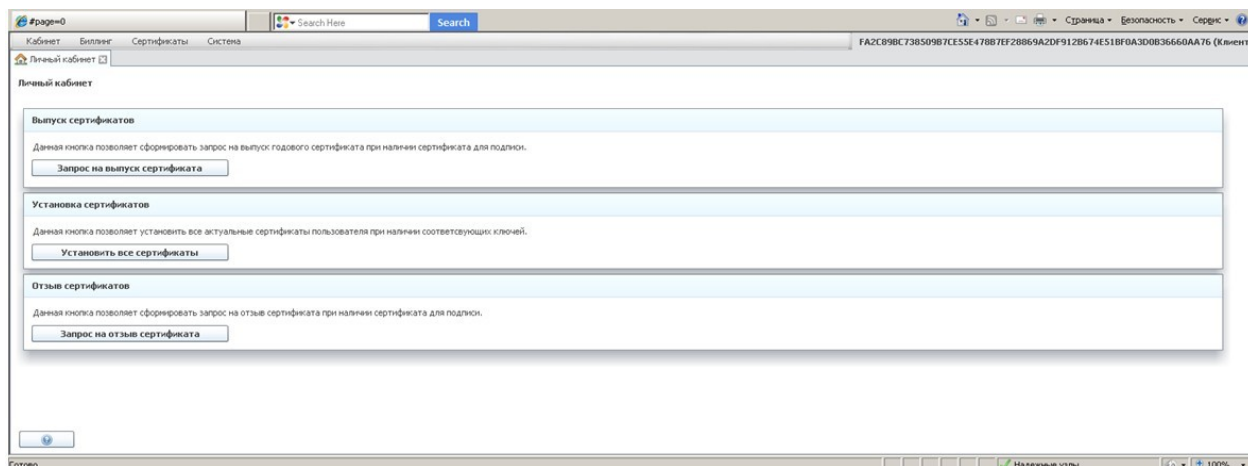
The validity period of EDS Registration Certificate is 1 year from the moment of its issue or reissue. A notice with a warning about the necessity of reissue of EDS Registration Certificate is generated 30 days prior to the expiration of EDS Registration Certificate in "VTB Business" Internet Bank System (hereinafter – the "Internet Bank System"). Reissue of EDS Registration Certificate may be performed as follows:

1. Reissue of the EDS Registration Certificate on the KISC (Kazakhstan Interbank Settlement Center) website:

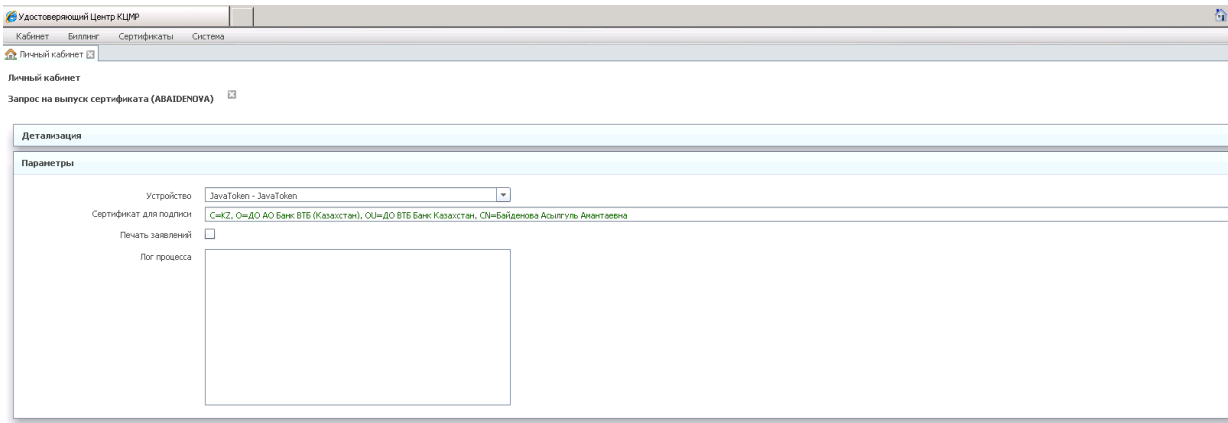
You can implement this procedure on the KISC Certification Center website <https://ca.kisc.kz>. To do this, you need to create a request for reissue of the EDS Registration Certificate in your personal account by checking the certificate, and login on the KISC Certification Center website <https://ca.kisc.kz>.



In the opened Personal Account window, click on "Request for new certificate".



In the Parameters window, select JavaToken-JavaToken in the Device field, then press the "Send request" button.

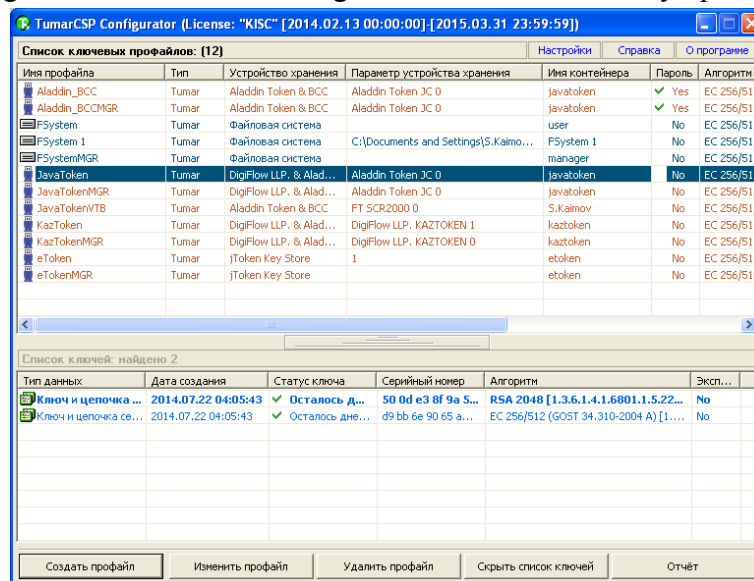


The system will inform about the process of recording a new EDS Registration Certificate (GOST and RSA) in the "Process Log" text field.

Upon completion of the process of registration of a new EDS Registration Certificate at the KISC Certification Center and the Bank, the User receives a confirmation on reissue of the EDS Registration Certificate to the User's e-mail address.

After that, you have to enter the Personal Account of the KISC Certification Center again and click on "Install all certificates".

Successfully installed EDS Registration Certificate (GOST and RSA) and its validity period can be viewed in Tumar CSP configurator. Displaying EDS Registration Certificate with new validity period indicates that EDS Registration Certificate was generated and successfully updated on your eToken.



Upon completion of the procedure, you should notify Technical Support Service of the key re-generation. ((727) 330-67-67, onlineservice@vtb-bank.kz)

2. Untimely re-generation of the EDS Registration Certificate:

In case if you have re-generated the EDS Registration Certificate untimely, access to the Internet Bank System is automatically blocked. In this case, you need to apply to the Transactions Officer of the Bank with an application to reissue the EDS Registration Certificate with a mandatory note that the timely reissue was not carried out through the fault of the User of the

Internet Bank System. In this case, your e-Token is withdrawn by the Transactions Officer under the Acceptance and Transfer Certificate and sent to the head office of the Bank. Reissue of the EDS Registration Certificate and its upgrade to e-Token is performed at the head office of the Bank, after that e-Token in which the new EDS Registration Certificate is upgraded, is sent to the Branch, where you can pick it up.