WARNING

regarding the consequences of participating in dropper activities

Transferring a bank card, account, or access codes to another person is a CRIMINAL offense

1. What Is Prohibited

Accounts, cards, and means of access to them (PINs, CVVs, passwords, SMS/OTP codes, banking apps) may only be used by the owner. Transferring accounts, payment instruments, or means of identification to third parties **is PROHIBITED**, except to a spouse or close relatives (Clause 14, Article 25 of the Law of the Republic of Kazakhstan "On Payments and Payment Systems").

IT IS PROHIBITED TO:

- transfer a card or account to another person for remuneration;
- open an account or obtain a card at the request of and in the interests of third parties;
- disclose your PIN code, CVV, passwords, or confirmation codes to anyone;
- withdraw cash or make transfers in the interests of third parties for a fee;
- provide your passport for the purpose of opening accounts for another person.

2. Criminal Liability — Article 232-1 of the Criminal Code of the Republic of Kazakhstan

Act	Penalty
Transferring a card, account, or access to a third party for remuneration (Part 1)	A fine of up to 160 MCIs (692,000 tenge), corrective labor, or arrest for up to 50 days, with confiscation of property
The same act — if the remuneration exceeds 200 monthly calculation indices (MCIs) or is on a large scale (Parts 2, 3)	A fine of up to 4,000 MCIs (17,300,000 tenge) or imprisonment for up to 3 years, with confiscation of property
Payments and transfers in the interests of a third party for remuneration (Parts 4–6)	A fine of up to 5,000 MCIs (21,625,000 tenge) or imprisonment for up to 5 years, with confiscation of property
Gaining access to another person's account for illegal transactions (Part 7)	Imprisonment for 3 to 7 years, with confiscation of property

3. Other Consequences

- Registration of a criminal case in the Unified Register of Pre-trial Investigations, pretrial measures, and a ban on leaving the Republic of Kazakhstan for the entire duration of the investigation and trial;
- Deportation from the Republic of Kazakhstan by court order (Art. 51 of the Criminal Code of the Republic of Kazakhstan, Art. 51 of the Code of Administrative Offenses of the Republic of Kazakhstan);
- 5-year ban on entry into Kazakhstan (Article 22 of the Law of Kazakhstan "On the Legal Status of Foreigners");
- Denial of entry and reduction of the period of stay under migration law;
- Freezing of all accounts and cards, termination of the contract by the bank, and denial of financial services;
- Recovery of damages caused and unjust enrichment (Article 953 of the Civil Code of the Republic of Kazakhstan).

4. Methods of Involving Citizens

"Easy money" offers in messaging apps and job postings: obtaining a card for 10,000–100,000 tenge, "accepting a transfer and forwarding it," "withdrawing cash and handing it over to a courier," "renting out" a card, or giving a card to an employer or intermediary during the hiring process.

5. If the card has already been handed over

Immediately block the card through the bank's app or at a branch and contact the police (tel. 102). A person who has committed this offense for the first time, voluntarily reported it, and assisted in its investigation shall be released from criminal liability (note to Article 232-1 of the Criminal Code of the Republic of Kazakhstan).