

Hereby, Subsidiary JSC VTB Bank (Kazakhstan) (hereinafter referred to as the Bank) informs you that due to a technical error in the preamble of Credit Facility Agreements (on the terms and conditions of accession agreement) to the Standard General Agreement concluded with the Bank:

1) during the period from 18.05.2021 to 07.02.2022, the reference to Minutes No. 28 of the Bank Management Board dated 18.05.2021 on approval of the Standard General Agreement to which accession by signing the Credit Facility Agreement has been made is considered correct.

Therefore, all Credit Facility Agreements (on the terms and conditions of the accession agreement) have been concluded during the above period by way of accession to the Standard General Agreement approved by Minutes No. 28 dated 18.05.2021 by the Management Board of the Bank (hereinafter referred to as the General Agreement).

2) from 08.02.2022 to 18.02.2022, the reference to Minutes No. 6 of Bank Management Board dated 08.02.2022 on approval of Standard General Agreement to which accession by signing the Credit Facility Agreement has been made is considered correct.

Therefore, all Credit Facility Agreements (on the terms and conditions of the accession agreement) have been concluded during the above period by way of accession to the Standard General Agreement approved by Minutes No. 6 dated 08.02.2022 by the Management Board of the Bank (hereinafter referred to as the General Agreement).

If within 1 (one) business day from the date of placement of this notice on the Bank's website, the Customer's authorized person does not send a written application for termination of the Credit Facility Agreement, the Bank will consider that the Customer automatically accedes the General Agreement in full, unconditionally accepting both the terms and conditions of the General Agreement and the terms and conditions of the Credit Facility Agreement.

Upon that, it should be noted that upon the termination of the General Agreement and/or Credit Facility Agreement, the Customer shall be obliged to make full repayment of all debt to the Bank.