Appendix to the order "On Approval of the Standard Form of Statement of Consent to Gathering and Processing of the Personal and Other Data" including the persons tied to the Bank by special relations"

STATEMENT OF CONSENT TO GATHERING AND PROCESSING OF THE PERSONAL AND OTHER DATA

Hereby the personal and other data subject (hereinafter – the Subject) grants his/her unconditional, specific, informed and conscious consent to ForteBank JSC BIN 990740000683 (hereinafter – the Bank) and to the third parties specified herein, in regards to his/her personal data recorded (stored) on the electronic and/or hard copy and/or any other type of medium, including biometric data, as well as other data protected by the law, arising or received in regards to the Subject (hereinafter – Personal Data), to do the following:

1.gather and process the Personal Data intended for performance by the Bank and/or by the third parties specified herein of any actions/measures not prohibited by the Republic of Kazakhstan law, among other things, the ones performed using the means of automation, informational systems, online resources, various services and software, as well as other informatization objects of the third parties specified herein, or those of the Bank, including through automated processing of Personal Data, including, but not limited to: recording, copying, reserve copying, protection, screening, systematization, accumulation, storage within the Bank and outside it, clarification (amendments, updating), recovery, use, transfer/receipt (dissemination, granting access, including cross-border transfer) to/from the lawful/official sources, de-personalization, blocking, deletion, destruction, confirmation and verification of any type of Personal Data, including the cases of identification of any discrepancies in/changes and additions to the Personal Data, as well as their use for training and improving artificial intelligence models for the purpose of enhancing the Bank's services;

2. transfer/receive the Personal Data of the Subject to/from the third parties, provided such third parties possess the relevant obligations or rights in accordance with the requirements of the law and/or the agreements with such third parties, or when such obligations and rights arise on other grounds, including: competent public authorities; legal entities, including public legal entities, national management holdings, national companies; credit bureaus; pension fund; operators/owners of the public databases; courier companies; mobile service providers; persons providing the informational and technological support services to the Bank, or subject to other deals with the Bank in the field of digital and informational technologies, including the provision of personal identification services; foreign correspondent banks; Internal Revenue Service, according to FATCA requirements;

3. cross-border transfer and dissemination of the Personal Data to the publicly available sources during the process of processing of the Personal Data, and also grants consent to the issuance of a credit report from a credit bureau to the Bank, including data that will be submitted to credit bureaus in the future and/or data for which the most recent information was obtained more than five years prior to the date of receipt of the latest information about the Subject, as well as to the provision of information about the Subject to a credit bureau.

The Subject also grants his/her consent to gathering and processing of the Personal Data according to the procedure and volume provided herein in regards to a minor of whom the Subject is a legal representative, including the cases where the Bank provides the appropriate services/performs a transaction in relation to such minor.

Granting this Statement of Consent may provide for, among other things, the following instances of gathering and processing, including transfer/receipt of the Subject's Personal Data:

1. disclosure by the Bank, according to the procedure provided by the law of the Republic of Kazakhstan, of the information comprising a commercial, banking and other secret protected by the law of the Republic of Kazakhstan:

a) as prescribed by the law of the Republic of Kazakhstan;

b) to the Bank employees;

c) to the persons conducting audit of the Bank's operations on the grounds of and in accordance with the law of the Republic of Kazakhstan;

d) to the counterparties, provided the Bank has entered with such counterparties in an agreement stipulating the counterparties' non-disclosure obligation in regards to the information received/to be received from the Bank;

e) to an organization conducting compulsory insurance of the deposits, for the purpose of ensuring operation of the compulsory deposit insurance system;

f) to other users of the Bank's remote access system during performance of the monetary transfers in favor of the Subject by using a phone number via the Bank's remote access system.

g) in the event of transfer of money to a notary's deposit in accordance with the terms provided by a banking service agreement and the law of the Republic of Kazakhstan.

At the same time, the Subject agrees that providing the information on the transactions on the bank accounts of the Subject via SMS-Notification service, in the event of the Subject's failure to inform/untimely informing of the Bank regarding a loss, theft or other unlawful seizure of a phone, phone SIM-card, or transfer thereof to the third parties on any grounds, shall not constitute disclosure of the banking secret to the third parties by the Bank.

2. disclosure of the secret of the Subject's retirement savings, receipt of the information from the appropriate authorities/organizations regarding the compulsory pension contributions withheld from the Subject's income to the pension savings funds, as well as regarding the social contributions in accordance with the article 55 of the Social Code of the Republic of Kazakhstan;

3. provision of other services, including the use of information from the Unified Insurance Database, as a subject of the Unified Insurance Database;

4. transfer of data and/or document to the state revenue authorities, including for the purposes of performing the exchange of data and/or documents between the state revenue authority and the National Bank of the Republic of Kazakhstan in regards to withdrawal of cash within a calendar month in excess of the maximum limit established by the law;

5. performance of a preliminary analysis by the Bank with the use of the Subject's Personal Data received from any lawful sources for the purpose of preparation of the products/services quotations and rendering of the Bank services;

6. transfer of data and/or documents to the "Government for Citizens" State Corporation NJSC (hereinafter – Government for Citizens SC NJSC) regarding the Subject (including full name, date of birth, IIN, etc.), bank account intended for receipt of the Subject pension, welfare and social benefits intended for him/her in accordance with the law and being paid by the Government for Citizens SC NJSC, regarding the balance and cash flow on a bank account, transactions on a bank account, including the bank account statements, copies of the power of attorney granted by the Subject to the third parties for the purpose of managing the bank account, regarding the closure of the bank account and other data regarding the Subject and his/her receipt of pension, welfare and social benefits from the Government for Citizens SC NJSC, including the data comprising a banking secret;

7. transfer of data and/or documents upon request to the Unified Pension Savings Funs JSC (hereinafter – UPSF) regarding the Subject, including the information on IIN matching the number of a bank account intended for receipt of the Subject's pension, on activity on the bank account and its belonging to the special current account category, as well as the information on the number of a bank account based on the Subject's payment card number provided by UPSF;

8. for the State Credit Bureau JSC (hereinafter – the Credit Bureau): (a) to receive the information on the Subject from the Labor Resources Development Center JSC, from the governmental databases (GDB), from the operators/owners of the GDBs, as well as from the legal entity conducting, as per the decision of the Government of the Republic of Kazakhstan, the activity of rendering of the public services in compliance with the Republic of Kazakhstan law, (b) to provide the information on the Subject received in accordance with the sub-paragraph a) of this clause to the Bank;

9. for the Labor Resources Development Center JSC, operators/owners of the GDBs, the legal entity conducting, as per the decision of the Government of the Republic of Kazakhstan, the activity of rendering of the public services in compliance with the Republic of Kazakhstan law: to provide the information on the Subject to the Credit Bureau and to the Bank via the Credit Bureau;

10. for the mobile service operators to gather, process, store and disseminate the Personal Data of the Subject, including the biometric data recorded (stored) on the electronic, hard copy or any other type of medium, as well as any future changes of and additions to such data, and to receive the clarified and/or authentic/updated data in case of any discrepancies therein, including transfer of the Subject's Personal Data to the employees/representatives of the legal entities performing delivery of the documents package regarding a loan being extended – to the courier companies, mobile service operators, authorized public bodies and third parties, provided the aforementioned persons possess the relevant obligations or rights in compliance with the requirements of the law or the agreements with such persons.

11. transfer of data and/or documents to the competent public authorities/organization for the purposes of creation and submission of the regulatory and other reports stipulated by the law of the Republic of Kazakhstan.

12. transfer of information and/or documents within the framework of interaction with National Payment Corporation of the National Bank of the Republic of Kazakhstan JSC, the Identification Data Exchange Center, and/or other third parties for the purpose of providing/receiving personal identification services.

13. transfer to a notary of information containing data and (or) documents on the Subject required to

perform notarial actions, as well as for interaction between the Bank, the Subject and the notary, including the exchange of information and (or) documents.

By granting this Statement of Consent, the Subject agrees and acknowledges that:

1. if the appropriate agreement between the Subject and the Bank provides/shall provide for the transfer of the Subject's Personal Data by the Bank (including the cross-border transfer) via the open communication channels, the Subject shall take all reasonable actions to maintain the confidentiality and to protect such data, and shall recognize the risk of the unauthorized access to the information by the third parties and shall accept such risk. The Bank shall not be liable for any losses that may be incurred by the Subject due to any violation of the specified information's confidentiality and its unauthorized obtainment by the third parties in the specified cases;

2. The Bank shall be entitled to make amendments/additions to the Statement of Consent by notifying the Subject 10 (ten) calendar days prior to such changes coming into force, by means of publishing such amendments/additions (including the new version) at the business service areas of the Bank branches and/or on the official website of the Bank at forte.kz, on the grounds of the Subjects expressed will declared by silence.

The Subject's failure to file a written application on refusal to accept the amendments/additions to this Statement of Consent within 10 (ten) calendar days from the date of publishing by the Bank of the communication on introduction of such amendments/additions shall constitute the Subject's declaration of intent and consent to such amendments/additions.

This Statement of Consent is granted for the purpose of performance of transactions (conclusion and performance of the agreements) related to receipt of the Bank services, decision-making or performance of other actions giving rise to the legal consequences, in compliance with the Republic of Kazakhstan law On Personal Data and Protection Thereof, including the purposes of proper identification, authentication, authorization, verification and other purposes that are (or may be) stipulated in the agreements with the Subject and/or the List of Personal Data Required and Sufficient for Achievement of Objectives by ForteBank JSC (hereinafter – the Personal Data List) approved by the Bank, and shall remain in effect throughout the entire term of services rendered/transaction performed by the Bank and/or the third parties specified herein, and further for the period of storage established by the law of the Republic of Kazakhstan and by-laws of the Bank and/or the specified third parties.

In the event of inclusion of the Subject into the list of affiliates and/or into the register of persons tied to the Bank by special relations, this Statement of Consent shall be provided for the purpose of maintenance of the list of affiliates and register of persons tied to the Bank by special relations and shall remain effective throughout the period of the Subject's being on the list of affiliates and/or in the register of persons tied to the Bank by special relations, and further throughout the retention period established by the law of the Republic of Kazakhstan and the internal documents of the Bank.

The Bank shall conduct gathering and processing of the personal data in compliance with the Personal Data List approved by the Bank; the volume of such personal data shall be limited by rendering of the corresponding service/performance of the corresponding transaction. For the purpose of approval of the Personal Data List at the Bank in accordance with the requirements of the law, the Bank shall independently send its contents, based on the necessity and sufficiency for accomplishment of the Bank's objectives. The Bank shall provide access to the Personal Data List by any methods not prohibited by the law of the Republic of Kazakhstan.

The Subject is hereby notified of the possibility of automated processing of his/her Personal Data using informatization tools, as well as that the results of such processing may be taken into account when providing the Bank's services, complying with the requirements of the legislation of the Republic of Kazakhstan, managing risks, preventing fraud, and improving the quality of service. At the same time, the Bank takes the necessary measures to ensure the protection of Personal Data during its automated processing. The Subject has the right to object to the automated processing of his/her Personal Data and to contact the Bank for the protection of his/her rights, freedoms, and legitimate interests in the manner provided for by the agreement and the legislation of the Republic of Kazakhstan. At the same time, the Subject understands and acknowledges that termination of the automated processing of Personal Data may result in the impossibility of providing some or all of the Bank's services and products.