

TERMS FOR USING OF THE INTERNET-BANKING SYSTEM OF JSC “SHINHAN BANK KAZAKHSTAN”

1. Purpose of the system and definitions

1. The Internet Banking system is one of the alternative channels for Bank servicing. The Internet Banking system allows Customers who have been activated in it to receive a whole range of banking services without visiting the Bank, regardless of location and time.

2. In order to receive electronic banking services through the Internet Banking system, the Customer must have Internet access, user ID, password and dynamic authentication device “Token” registered for this Customer.

2. Conditions for granting access to the Internet Banking system

3. The Internet Banking system is available to the Bank’s customers at address: <https://kz.shinhanglobal.com>

4. Electronic banking services are provided by the Bank remotely via the Communication Channels through personal computers, electronic means of communication and other means compliant with the legislation of the Republic of Kazakhstan.

5. In order to receive the full range of Electronic Banking Services, the Customer must have: a mobile phone (smartphone)/personal computer/other devices connected to the carrier networks that have access to the Internet.

6. The Bank provides Electronic Banking Services with Customers consent to these Rules and accession to the Agreement.

7. To connect to the Internet Banking System, the Customer shall have valid bank accounts with the Bank. Provision of Electronic Banking services is possible only after and provided signing the Application for connection to the Internet Banking system.

8. When providing Transactional Banking services, information exchange between the Bank and the Customer is carried out using the Token device, which generates a one-time code by using of the Security Procedures established by the Bank’s internal documents and the Agreement.

9. An order confirmed by the Dynamic Identification of a Customer is equal to a written document in hard copy signed by the Customer.

10. Cancellation of the Order is allowed upon the Customer’s application to the Bank with the appropriate written authority via e-mail, in Transaction Day of Order establishment, which has not yet been executed by the Bank. Order withdrawal is not carried out in the Internet Banking System if the Customer has submitted a written authority in another Transaction Day. Order withdrawal is carried out according to the tariffs of the Bank.

11. Electronic banking services are chargeable, the amounts of which are indicated in the Bank’s Tariffs approved by the authorized body of the Bank and are posted on the Internet resource www.shinhan.kz.

12. Deactivation of Electronic banking services shall be effected from the date of submission of the relevant application of the Customer submitted directly to the Bank.

3. General requirements for working in the system

13. Requirements to the Customer.

To use the Service, the Customer must:

- carefully study the Service Agreement, these Rules, the Tariffs for Operations and Services, published on the website www.shinhan.kz;

- have access to the Internet, hardware and software required to work in the System;

- have the necessary knowledge and skills to set up and use hardware and software for access and navigation in the Internet;
- conclude a Service Agreement by submitting a correctly filled and signed application to the Bank;
- comply with the requirements of these Rules, the Service Agreement, the Tariffs for Operations and Services.

14. Requirements for software and hardware

To work in the IS system, the Customer needs a computer with a Web browser Internet Explorer 11, Firefox31 and above, Chrome 38 and above, Safari 6 and above, Opera 11 and above.

4. Security

15. Connection and work with the IS system is carried out through the public Internet, therefore, to protect the channel, through which the user's computer connects to the server of the bank, the protected mode of data transmission is used.

16. In order to further secure the conduction of banking operations through the Internet Banking system, please observe a few simple rules:

- make sure that your computer is not affected by malicious programs. The activities of viruses and malware are often aimed at transferring the confidential information to third parties. Install the anti-virus program and regularly update the anti-virus database;
- do not share your password and User ID;
- install and use a personal firewall on your computer. This will prevent unauthorized access to information on the computer;
- if you have a suspicion that someone owns information about your User ID or password, be sure to change the password using the Internet-Banking system;
- never open suspicious files sent to you by e-mail.

5. Working with Internet Banking

17. Internet-banking system provides the following Electronic banking services:

- provision of information on the availability and numbers of the Customer's bank accounts opened with the Bank;
- provision of information on available deposits and loans.
- provision of information (statements) on balances and movements of money on any customer's bank account opened with the Bank (including deposit and loan accounts);
- viewing the history of payments and transfers;
- creating templates for making same-type payments and transfers in the future;
- making payments and transfers of money from their bank accounts;
- purchase and sale of foreign currency.

18. To enter the system, the Customer must perform the following actions:

- using a Web browser, connect to the site of System <https://kz.shinhanglobal.com>. When the connection is established, the message "Security Alert" may appear on the screen, informing that a secure connection will be established with the Service website.

- confirm your consent to establish a secure connection. On the screen, in the window of the Web browser, the start page of the System's website should be displayed.

- check the presence of a secure connection established between the Customer's computer and the Bank on the home page of the System's website, and the authenticity of the Bank's certificate.

- if a secure connection is established between the Customer's computer and the Bank using original Bank's certificate, enter the User ID and password on the start page of the System's

website in the appropriate fields by confirming the entered data. If all the data was entered correctly, personal web page of the Customer in the System should be displayed on the screen, in the Web browser window.

- to confirm transactions, the Customer must use the code generated by Token.

- the Customer performs further actions in the System using the section of the Internet-Banking System "Questions and Answers (Q&A)" or additional instructions posted on the website www.shinhan.kz.

6. Blocking, unlocking the users in the Internet Banking system

19. The Bank may block the Internet Banking system without prior notification of this the Customer in the cases provided for in the Agreement.

20. Unblocking of the Internet Banking system is carried out after elimination of the reasons that caused the blocking.

21. Blocking of the Internet Banking system occurs after a five-time invalid password entry. Unblocking of the Internet Banking system is carried out after the Customer's request to the Bank.

7. Final Provisions

22. In case of difficulties in the authorization and servicing in the system, any questions regarding the operation of the Internet Banking system, the User can contact the Bank employee by phone +7 727 356 96 00 or 2468 from the mobile phone from 09.00 to 18.00 Astana time, in business days.