

Notification to the depositor

1. Hereby Joint Stock Company " Shinhan Bank Kazakhstan" (hereinafter referred to as the Bank) informs you of its participation in the mandatory deposit guarantee system.

2. In accordance with the Law of the Republic of Kazakhstan "On Mandatory Guarantee of Deposits Placed in Second-Tier Banks of the Republic of Kazakhstan" (hereinafter referred to as the Law), your deposit (contribution) ¹is subject to mandatory deposit guarantee.

3. According to the Law, the maximum (limit) amount of the guarantee is:

- **20 million tenge** for savings deposits in national currency;
- **10 million tenge** for other deposits (except savings) in national currency;
- **5 million tenge** on deposits in foreign currency.

If several deposits (deposits) of different types and currencies are placed in the Bank, then the total balance of the amount for all deposits (deposits) is guaranteed, but not more than the maximum amount of guaranteed compensation - 20 million tenge, taking into account the limits for each type of deposit (deposit).

Please note that the amount of the guarantee compensation to be paid is calculated on the date of revocation of the Bank 's banking license . to carry out all types of operations (hereinafter referred to as the license), based on the amount of balances on the deposit (contribution), taking into account the accrued remuneration, and is determined based on the results of:

1) recalculation of the balance on a deposit (contribution) in foreign currency into tenge at the market exchange rate;

2) calculation of the total amount of guarantee compensation taking into account the amounts of balances on other deposits (deposits) in the Bank, of different types and currencies;

3) offsetting the amount of your debt to the Bank, if any, for example, on a loan .

Please note that the name, type, currency and other conditions of your deposit (contribution), including those established by Law the maximum (limit) amount of the guarantee compensation is indicated in the application or other document signed by you when concluding a bank account agreement and/or a bank deposit agreement between you and the Bank, including in electronic form.

4. In the event of the Bank's license being revoked, Kazakhstan Deposit Insurance Fund JSC (hereinafter referred to as KDIF) will begin paying out the guarantee compensation for your deposit **within 20 working days** from the date of the Bank's license being revoked .

The announcement by the KFGD on the start date, procedure and methods of applying for payment of the guarantee compensation, as well as the list of agent banks making the payment of the guarantee compensation, the period or deferment of the start of payment of the guarantee compensation shall be published **within 15 working days** from the date of deprivation of the Bank's license in the Kazakh and Russian languages in periodicals distributed throughout the territory of the Republic of Kazakhstan (Egemen Kazakhstan , Kazakhstanskaya Pravda), as well as on the KFGD Internet resource (www.kdif.kz) and in other media .

The start date for payment of the guarantee compensation **shall not exceed 5 working days** from the date of publication of the said announcement .

5. The guarantee compensation payment period is one year from the payment start date. To receive the guarantee compensation, you may submit a paper application to the agent bank(s) selected from the list of agent banks .

The guarantee payment is made no later than 5 business days from the date you submit your payment application with supporting documents. Guarantee payment application forms and a list of supporting documents are available on the KDIF website (www.kdif.kz).

Notification of the KFGD about the date of expiration of the period for payment of the guarantee compensation is published 30 working days in advance before the expiration of the payment period in periodicals distributed throughout the territory of the Republic of Kazakhstan (

¹money held in bank accounts certified by a bank account agreement and/or a bank deposit agreement

Egemen Kazakhstan , Kazakhstanskaya Pravda), as well as in other media and on the KFGD Internet resource ([www . kdif . kz](http://www.kdif.kz)).

6. After the expiration of the guaranteed compensation payment period (one year from the payment start date), the unclaimed guaranteed compensation amount will be transferred by the KGIF to your individual pension account for voluntary pension contributions opened with the Unified Accumulative Pension Fund (hereinafter referred to as the UAPF) in accordance with the procedure established by the legislation of the Republic of Kazakhstan on social protection. The conditions for transferring the unclaimed guaranteed compensation amount to the UAPF are defined in paragraph 2 of Article 21-1 of the Law.

7. According to the Law, if there is a valid reason preventing you from submitting an application within the payment period, you have the right to submit a written application to the Kazakhstan State Revenue Fund for payment of the guaranteed compensation, along with supporting documents (including if the Kazakhstan State Revenue Fund transfers your unclaimed amount to the Unified Accumulative Pension Fund). The list of valid reasons is established by Clause 4 of Article 21-1 of the Law. Such an application may be submitted before the final liquidation of the Bank or before you become eligible for pension payments from voluntary pension contributions in accordance with the Social Code of the Republic of Kazakhstan (if the unclaimed compensation amount is transferred to your individual pension account for recording voluntary pension contributions).

Sincerely,
JSC Shinhan Bank Kazakhstan