

Registration No. \_\_\_\_\_  
Dated \_\_\_\_\_ 2020

Approved by  
**minutes of the Management Board**  
**Subsidiary JSC VTB Bank (Kazakhstan)**  
dated June \_\_\_, 2020  
№ \_\_\_\_\_

**APPLICATION**  
**For the conclusion of the loan agreement**

**Date** \_\_\_\_\_

I, \_\_\_\_\_ (Full name), IIN \_\_\_\_\_, by signing this application, by putting the dynamic identification code, ask to analyze my solvency and creditworthiness for compliance with the requirements of the Bank, for the conclusion of a loan agreement within the framework of the product “Cash Loan without Collateral”/“Car Loan without Collateral” in the manner prescribed by internal documents of the Bank, and determination of the acceptable terms of financing.

I give my consent:

- 1) for the collection and processing of my personal data, as well as taking any actions determined by the legislation of the Republic of Kazakhstan with my personal data by the Bank to provide banking and other services, including actions for the systematization, accumulation, storage, updating, modification, use, distribution, depersonalization, blocking and destruction of personal data, as well as disclosure and transfer in the amount and manner prescribed by the legislation of the Republic of Kazakhstan of information in the Bank's possession, including information constituting personal data and/or bank secrecy, to third parties (including cross-border transfer), including persons who provide services to the Bank to select the optimum/loyal financing terms corresponding to creditworthiness, the solvency of the Bank's customers and members of the VTB Group. I hereby confirm receipt of consents from third parties, information about whom I provide to the Bank in any form, to transfer their data to the Bank and their further processing and storage in compliance with the above, and I undertake to notify such persons of this. This Consent also applies to information that will be received by the Bank in the future.
- 2) for the collection, processing of personal, biometric, and or other data and the transfer of this data to the Credit Bureau:
- 3) for the Bank's receipt of information about me received from the SDB:
- 4) for the Credit Bureau to provide the Bank with information about me obtained from the SDB:
- 5) for the Credit Bureau to receive information about me from the SDB from the SDB operators/owners:
- 6) for the owners of SDB to provide information about me from all SDBs to the Credit Bureau directly or through a third party:
- 7) to receive information about me from all possible sources, including information from state databases of the Republic of Kazakhstan, and credit bureaus:
- 8) to provide information about me to credit bureaus (except for the credit bureau with state participation) and consent that the information about me concerning my financial and other property obligations from all possible sources and which will be

provided to the mentioned source(s) in the future will be provided to all credit bureaus with which the Bank has concluded an agreement on information provision (according to the provisions of Article 23 of Law of the Republic of Kazakhstan dated July 6, 2004, No.573 “On credit bureaus and formation of credit records in the Republic of Kazakhstan” (hereinafter referred to as Law on credit bureaus):

- 9) for the issuance of a credit report from a credit bureau and for the issuance of a credit report from a credit bureau, including data that will be available in the future:
- 10) to disclose my personal data and information determining my income to evaluate my creditworthiness to the “Workforce Development Center” JSC;

Acting of my own free will and in my interests, I provide unconditional indisputable consent and the right to Subsidiary JSC VTB Bank (Kazakhstan) to take a photo and/or audio – and/or video recording, as well as to collect/store/use/copy/carry out the transfer and reproduction of my image, including in the presence of third parties.

A positive analysis of my solvency and creditworthiness does not preclude the Bank to carry out other procedures stipulated by the internal documents of the Bank for the conclusion of the loan agreement and is not the basis for unconditional extension of credit by the Bank.

By signing this application by putting the dynamic identification code in the manner stipulated by this application, I confirm my awareness and consent that the loan may be granted subject to compliance of the credit conditions, my solvency, creditworthiness with the requirements of the Bank, after providing the Bank with a full list of documents and approval of the credit conditions by the authorized body of the Bank.

By providing to the Bank's employee with the information sufficient and necessary for the analysis of my solvency and creditworthiness, including full name and IIN, according to this application, I express my unconditional and irrevocable consent for the submission of the application in electronic form and its confirmation by two-factor identification using a one-time code, sent to the cell phone number, provided by me to the Bank employee. Confirmation of the application with a one-time code, which I voiced to the Bank employee, is equal to its handwritten signature. By voicing the one-time code to the Bank employee I confirm my reading of the content of the application and give my consent to provide a response on confirmation of the application by this code, verbally to the Bank employee.

SMS code, date, and time of consent