

**Conditions for issuing a bank guarantee remotely
in Subsidiary JSC VTB Bank (Kazakhstan) (hereinafter referred to as the Bank) within the
established limit on guarantees/credit line via the VTB Business Internet Bank**

1.	Types of bank guarantees issued by the Bank	<p>The following types of bank guarantees can be obtained from the Bank:</p> <ul style="list-style-type: none"> - bid - fulfillment of the main obligation under the contract - fulfillment of obligations in favor of customs authorities - quality - combined guarantee (guarantee of fulfillment of the main obligation under the contract + quality guarantee) - refund of advance payment (prepayment) - intended use of the advance payment - contractual payment - payment under the agency agreement for the sale of transportation - loan repayment - counter-guarantee <p>In this case, the specific type of issued guarantee within the established limit (s) for guarantees/credit line may be determined by the terms of the signed Agreement on the opening of a credit line (AOCL)/Agreement on opening a limit (AOL)</p>
2.	Information on the issuance of an electronic bank guarantee	<p>When issuing an electronic bank guarantee in the electronic procurement system, the electronic bank guarantee is considered issued by the Bank and is subject to closure by the Bank upon its expiration, even if it is not confirmed by the Client.</p>
3.	Application form	<p>Posted in VTB Business Internet Bank. The submission of the Application shall be carried out by the Client remotely, in the presence of an electronic digital signature (hereinafter - EDS)</p>
4.	Information on calculating the term of a bank guarantee <u>without specifying the calendar date</u>	<p>The term is calculated depending on the type of bank guarantee:</p> <p>1) When issuing a Bank Guarantee <u>fulfillment of the main obligation under the contract</u> with a term - until the full fulfillment of obligations, the expiry date of the guarantee shall be determined as an indicative period and shall be calculated in accordance with Article 336 of the Civil Code of the Republic of Kazakhstan, as follows:</p> <ul style="list-style-type: none"> - if the contract/agreement sets the deadline for the fulfillment of the main obligation, then the warranty period is considered - until the deadline for the fulfillment of the main obligation plus 1 (one) year; - if the contract/agreement does not specify the term of the main obligation, but only the expiration date of the contract/agreement is established, then the warranty period is considered - until the expiration date of the contract/agreement plus 1 (one) year; - if the contract/agreement does not specify the deadline for the fulfillment of the main obligations and the expiration date of the contract/agreement is not possible to determine the deadline for the fulfillment of the main obligations and the expiration date of the contract, then the warranty period is considered - 2 (two) years from the date of issue of the guarantee.

		<p>2) When issuing a <u>combined bank guarantee (performance of the main obligation under the contract + quality assurance)</u> with a period - until the full fulfillment of obligations, the expiration date of the guarantee shall be determined as an indicative period and shall be calculated in accordance with Article 336 of the Civil Code of the Republic of Kazakhstan, as follows:</p> <ul style="list-style-type: none"> - if the contract/agreement (with the presence of a warranty period/period) sets the deadline for the fulfillment of the main obligation, then the warranty period is considered - until the deadline for the fulfillment of the main obligation plus 1 (one) year plus the warranty period (if the warranty period is provided for and established by the contract/agreement; if the warranty period is provided, but not established by the contract/agreement, then the possibility/non-possibility of issuing a guarantee is determined by the Bank in accordance with internal requirements); - if the contract/agreement does not specify the term of the main obligation, but only the expiration date of the contract/agreement is established, then the warranty period is considered - until the expiration date of the contract/agreement plus 1 (one) year plus the warranty period (if the warranty period is provided for and established by the contract/agreement; if the warranty period is provided, but not established by the contract/agreement, then the possibility/non-possibility of issuing a guarantee is determined by the Bank in accordance with internal requirements); - if the contract/agreement does not specify the deadline for the fulfillment of the main obligation and the expiration date of the contract/agreement and it is not possible to determine the deadline for the fulfillment of the main obligations and the expiration date of the contract/agreement, then the warranty period is considered - 2 (two) years from the date of issue of the guarantee plus the warranty period (if the warranty period is provided for and established by the contract/agreement; if the warranty period is provided, but not established by the contract/agreement, then the possibility/non-possibility of issuing a guarantee is determined by the Bank in accordance with internal requirements).
5.	List of documents required to issue a Bank Guarantee	You can familiarize yourself with the list of documents for issuing a bank guarantee within the established limit on a guarantee/credit line in the VTB Business Internet Bank when filling out an application for issuing a bank guarantee.
6.	The main actions of the Client to issue a guarantee within the established limit on the guarantee/credit line	<ol style="list-style-type: none"> 1. Before signing the Application with the use of EDS, you need to familiarize yourself with the Basic Terms of the Bank Guarantee, these Terms, the General Agreement/posted on the Bank's website at www.vtb-bank.kz and/or the terms of the signed AOCL/AOL (hereinafter - Agreement). 2. You need to fill out the application form in the VTB Business Internet Bank. The accession of the Bank's Client to the Agreement shall be carried out on the basis of the Client's consent, expressed by signing an Application with the use of an EDS. 3. Together with the application, you need to attach scanned copies of documents, according to the list of documents.

7.	Information for the client in the event of a dispute regarding the received banking service at the Bank	<p>All disagreements and disputes that may arise in connection with the receipt of banking services between the Client and the Bank are resolved through negotiations. If the Client and the Bank do not come to an agreement on the arisen disagreements and disputes through negotiations, all controversial issues are subject to settlement in the courts of the Republic of Kazakhstan in the manner and on the conditions established by the current legislation of the Republic of Kazakhstan.</p> <p>The addresses and details of the Bank are posted at the following link: https://www.vtb-bank.kz/about/offices/</p> <p>Addresses and details of the authorized body: Agency of the Republic of Kazakhstan for Financial Supervision and Regulation of the Financial Market, 21, Koktem-3 microdistrict, Almaty, 050090, the Republic of Kazakhstan</p>
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