

Template of the Standing Instruction, to be sent by SWIFT MT599.

To SB JSC HSBC

From _____

Date:

Please accept this authorization as standing instructions to transfer by way of Telegraphic Transfers or otherwise, on every last business day of each month, all or part of funds from our accounts opened with SB HSBC Bank Kazakhstan JSC (“you”) #_____, #_____, #_____ (“Our Accounts”) in the event that the aggregate amount of funds in Our Accounts exceeds a certain limit (“the Limit”) which is set by you from time to time in compliance with local capital adequacy regulations to the following account (**‘the Specified Account’**):

[Please, insert details of Specified Account, stating the currency of the account. Please note, that only account opened in the name of the instructing Client should be indicated.]

In case it is required to exchange a currency of Our Account into the currency of the Specified Account, please execute such exchange on such rate as solely determined by you on the date of such exchange.

Hereby, in connection with the present instruction we vest you with authorities:

To determine on our behalf amounts to be transferred or exchanged

To exchange on our behalf currency on any Our account and transfer such arisen amount to the Specified account.

To make on our behalf Telegraphic Transfers from any Our account to the Specified account

We undertake to pay any commissions, charges, interests, costs and fees incurred by you in execution of this standing instruction and that you are entitled to deduct such amount of commissions, charges, interests, costs and fees from Our Account.

We confirm that such standing instruction shall take effect from the date hereof without limitation of term of its validity and shall not be revoked without your consent. In the case of cancellation of this instruction, we hereby vest you with the right to transfer all funds from any and all Our Accounts to the Specified Account and to close all or any of Our Accounts.

We understand that you accept no responsibility for any acts or omissions in executing any transfer or exchange under this instructions nor in making any decision to execute such transfer or exchange and we agree to indemnify you against any actions, proceedings, claims, demands, penalty, charges, loss, damage, costs or expenses that may be suffered or incurred by you or may arise in connection with the situation where the sum of the funds in Our Accounts exceed the Limit and your execution of the transfer and exchange as mentioned in this instruction.