

Terms of sale and buyback of investment coin, including by parts (fractions) in the Tabys mobile app

This document contains information on the main terms and conditions for the sale and buyback of investment coin, including in parts (fractions), issued by RSI "National Bank of the Republic of Kazakhstan", BIN 941240001151, address: Z05T8F6, Astana, "Yesil" district, Mangilik El Avenue, 57A (hereinafter referred to as "NBK") by NBK through the "Tabys" mobile application (hereinafter referred to as the "**Application**").

Sale and buyback of investment coin, including by parts (fractions), is carried out on the basis of the Rules of sale and buyback by the National Bank of the Republic of Kazakhstan of banknotes and coins of the national currency of the Republic of Kazakhstan, approved by Resolution No. 70 of the Board of the National Bank of the Republic of Kazakhstan dated April 27, 2018 (hereinafter referred to as the Rules) [<https://www.nationalbank.kz/ru/npa/rabota-s-nalichnymi-dengami>].

Investors can receive the purchased gold investment coin "ÚKI", with a no-par value of 100 tenge, weighing 31.1 grams or 1 troy ounce of gold. One part (fraction) is equivalent to the weight of 1,555 grams or 1/20 of an ounce of chemically pure weight of gold.

Additional information about investment coin is also available on the NBK website [<https://www.nationalbank.kz/ru/catalog/categories/detail/5>], as well as information can be obtained in the NBK Contact Center at 1477 (toll-free).

An investor, who purchases from NBK or sells back to NBK investment coin, including its parts (fractions), understands and accepts these terms and conditions, as well as the terms and conditions, contained in the Application documents when registering in the Application. An investor confirms that he has fully read the terms of sale and buyback of investment coin including its parts (fractions), and also confirms his agreement with the terms of receiving investment coin in the territorial branch of NBK (hereinafter referred to as Branch) with payment of its face value and cost of its manufacture.

NBK does not provide any investment recommendations, does not assess the feasibility of investing in investment coin, including its parts (fractions). NBK is not responsible for further usage of the investment coin, including its parts (fractions) purchased by the investor.

1. SALE AND BUYBACK OF INVESTMENT COIN, INCLUDING ITS PARTS (FRACTIONS)

1.1. Investment coin, including its parts (fractions) can be purchased through the Application by individuals and legal entities (its representatives), registered in the Application.

1.2. Part (fraction) of investment coin represents an intangible right of claim to the corresponding part (fraction) of an investment coin, determined in grams (ounces) of the chemically pure weight of the precious metal from which the investment coin is made.

1.3. The sale and repurchase price of investment coin including its part (fraction) is determined on the date of sale and buyback in accordance with the Rules, as well as subject to the availability of parts (fractions).

1.4. The sale of investment coin and including its parts (fractions) is carried out electronically by sending a request by the investor in the form of an individual electronic application through the Application for the purchase of investment coin including its parts (fractions) in accordance with the terms of the Investor Agreement. At the same time, receipt of

investment coin, purchased through the Application, in the Branch by investors, subject to the purchase (payment) of its full weight (all parts (fractions)) determined by the NBK Board resolution on the issuance of investment coin.

1.5. The purchase of investment coin including its parts (fractions) from investors through the Application is carried out before investors receive the investment coin in the Branch electronically by sending a request in the form of an individual electronic application through the Application for the sale of parts (fractions) in accordance with the terms of the Investor Agreement.

1.6. NBK has a right to determine the amount of parts (fractions) for sale in the Application, as well as to suspend the sale of investment coin, including its parts (fractions) through the Application.

1.7. Ownership of the parts (fraction) of investment coin purchased by investor is registered by AIX Registrar Ltd., BIN 180840900010, address: 55/19 Mangilik El Avenue, Yesil district, Astana, 55/19, which registers ownership rights and maintains electronic records of parts (fractions) owned by investors and NBK in the AIX Registrar accounting system in relation to the corresponding number of parts (fractions) of investment coins.

2. REQUESTS FOR PURCHASE, REVERSE SALE AND DONATION OF INVESTMENT COIN BY INVESTOR, INCLUDING ITS PARTS (FRACTIONS)

2.1. The procedure for sending requests by the investor to carry out transactions with investment coin, including its parts (fractions), including purchase from NBK, donation to other investors, reverse sale to NBK, is set out in the Investor Agreement.

2.2. The request is made by the investor personally in the Application. NBK does not charge any commission for the purchase, sale and donation of parts (shares) of investment coin by the investor, but charges the cost of coin manufacturing and its face value when the investor makes a request to receive an investment coin in the Branch. Other third-party fees, including bank fees, are also possible, as provided for in the Investor Agreement.

2.3. The request for purchase from NBK, donation to other investors, reverse sale to NBK of investment coins, including their parts (fractions), is executed in accordance with the terms and conditions stipulated in the Investor Agreement.

3. REQUEST FOR RECEIVING INVESTMENT COINS

3.1. To receive the purchased investment coin from the Branch, the investor has to send a request in the Application, specifying the number of investment coins, date of receipt, Branch (from the proposed list) in which the investor plans to receive the investment coin that he has purchased.

3.2. Upon successful completion of the request, the investor receives a notification in the Application indicating the address of a Branch, date of receipt of the investment coin, and confirmation code.

3.3. The request is not subject to cancellation at the investor's initiative and is canceled only if the investor does not show up at the selected Branch. The investor has the right to submit the request again.

4. RECEIVING INVESTMENT COIN IN THE BRANCH

4.1. Receipt of investment coin within the amount purchased in the Application is carried out only on the condition of pick-up from the Branch and only on the date chosen by the

investor. The receipt is possible by the investor personally or his representative (upon presentation to the Branch of the original document confirming the authority to receive investment coins purchased by the investor through the Application).

4.2. When receiving investment coin at the Branch, the investor or his representative submits the documents provided for in part one of paragraph 11 of the Rules [<https://www.nationalbank.kz/ru/npa/rabota-s-nalichnymi-dengami>] and also informs the Branch employee of the confirmation code specified in the notification received in the Application.

4.3. If the receipt of investment coin is not carried out on the date chosen by the investor, the request will be canceled. At the same time, parts (fractions) of the investment coin purchased by the investor are reflected in the Application on the investor's account in the AIX Registrar system until the actual receipt of the investment coin in the Branch.

4.4. When receiving investment coin in the Branch purchased through the Application, the investor checks their integrity in the presence of a Branch employee. In case of claims to the integrity and/or quality of investment coin, the investor has a right to refuse to accept the coin and demand their replacement.

4.5. Investment coin received by the investor are non-refundable and non-exchangeable. The purchase of investment coin received by investors in the Branch is carried out by the Branches in accordance with the Rules.

5. THE SALE AND BUYBACK PRICE OF INVESTMENT COINS, INCLUDING ITS PART (FRACTIONS)

5.1. The sale and buyback price of investment coin including its parts (fractions) varies depending on the value of the precious metal from which investment coin is made, determined by morning fixing (price quotation) for one troy ounce of precious metal established by the London Association of Precious Metal Market Participants (LBMA) and official exchange rate of the national currency to the US dollar, on the business day preceding the day of sale, and posted on the official website of NBK.

5.2. The sale and buyback price of investment coin, including its parts (fractions) is determined from 9 a.m. Astana time every business day. The sale and buyback price of the investment coin, including its part (fraction) is indicated in the Application in accordance with the Rules.