

Main parameters of the contract	
Loan issue date:	
Loan amount :	
Interest rate, per day:	
Rate of payment (guarantor), per day:	
Min. term of the agreement \$ {Minimum Number of Days} e., payment:	
The loan is granted to:	
Total for payment on (\$ {Date of return under the contract})	

Loan agreement №

\$ {City of point of sale}

\$ {Day} \$ {Month of Writing} \$ {Year of the Year}

\$ {Full name of the organization}, hereinafter referred to as the "Lender", in the person of the manager \$ {user's name} acting on the basis of the Power of Attorney \$ {User's agreement}, on the one hand, and the citizen (-ka) \$ {Name}, IIN \$ {IIN}, \$ {Date of birth of the client} year of birth, ID # \$ {Issue number} issued \$ {Issue date of the document} of the year, registered at: \$ {Customer registration address}, named (s) in the future, the "Borrower" acting (on its own behalf) and in its own interests, on the other hand, we refer to

1. THE SUBJECT OF THE AGREEMENT

1.1. The lender transfers money to the Borrower in the amount of \$ {Amount of the contract} (\$ {Sum of the contract of the contract}) of tenge (hereinafter - loan amount) with the charge for using the loan amount of interest in the amount of \$ {Interest rate} \$ {Interest rate from} the amount of the loan for each calendar day of the use of the loan amount, and the Borrower undertakes to repay the loan amount and pay the accrued interest, within the period specified in clause 2.2. actual agreement.

1.2. The loan amount is provided by the Lender to the Borrower on the basis of the Rules for Granting Loans to the Limited Liability Company by the Limited Liability Company, approved by the decision of the sole participant \$ {Decision on the Loan Product} (hereinafter the Loan Rules), which are an integral part of this agreement.

2.DISBURSEMENT OF THE AMOUNT OF THE LOAN. INTEREST

2.1. The loan amount is provided by the Lender to the Borrower in cash at the Lender's box office at the place of conclusion of the agreement in the national currency of the Republic of Kazakhstan - tenge (KZT). The date of granting the loan amount is the date of the repayment of the operation for issuing the loan amount in the cash advisor's cash order (hereinafter referred to as the CSC).

2.2. The Borrower shall repay the loan amount and pay the accrued interest up to \$ {Date of return under the contract} (return date). The date of repayment of the loan amount and payment of interest may be prolonged on the terms specified in clause 4.5. actual agreement.

2.3. The amount of the loan is charged at a rate of \$ {Interest rate for writing} on the day of the loan amount for each day of using the loan, starting from the date following the day of the loan amount and ending with the date of performance of the obligation by the Borrower, or the date calculated in accordance with p. 4.3. of this agreement, in which all payments by the Borrower, with the exception of the subject of the loan (loan amount), in aggregate do not exceed the amount of the loan issued for the entire period of the loan agreement.

In case of delay in repayment of the loan amount, the Borrower is obliged to pay a fee, the calculation of which is suspended on a date calculated individually in accordance with paragraph 4.3. actual agreement.

The annual effective interest rate calculated in accordance with the Rules for calculating the annual effective interest rate under the loan agreement determined by the normative legal act of the National Bank of the Republic of Kazakhstan is \$ {Annual Effective Reward Rate} of the loan amount.

2.4. The loan amount and remuneration (the actual amount of the loan) subject to return by the Borrower to the Lender within the period specified in clause 2.2. of the contract is \$ {Sum to return the receipt}) of tenge.

2.5. With full early performance of obligations by the Borrower for repayment of the loan amount and payment of remuneration, the remuneration is calculated inclusive up to the day of repayment of the loan amount and compensation.

With full early performance of obligations by the Borrower within a period of 1 (one) calendar day to \$ {Minimal Number of Days} calendar days from the date of interest calculation, the Borrower shall pay to the Lender the amount of the loan and the fee calculated for \$ {Minimum Number of Days} of calendar days of using the loan, outside depending on the actual date of performance of obligations by the Borrower in the specified period.

3. PRESENTATION OF GUARANTEES.

NOTIFICATION OF INABILITY TO EXERCISE LIABILITY ON TERM

3.1. Pursuant to the proper performance of the obligations to the Lender under this agreement, the Borrower undertakes to provide \$ {the Number of Guarantors} that meet all the requirements approved by the Loan Rules with which the Lender must enter into a guarantee agreement (up to \$ {Last day for the Guarantor} - to provide guarantors, provision of Guarantors).

Under the guarantee agreement, the Guarantors undertake to be liable to the Lender for failure to perform (improperly execute) the obligations of the Borrower under this agreement in full with the Borrower.

3.2. The Lender has the right to refuse to enter into a guarantee agreement with the Guarantors and the Borrower if the Guarantors provided by the Borrower (one of the Guarantors) do not meet the requirements for Guarantors approved by the Loan Rules or if the Guarantors (one of the Guarantors) do not provide all the documents necessary for the conclusion the guarantee agreement, the list of which is approved by the Loan Regulations.

3.3. In the event of non-compliance by the Borrower with the obligation to provide the Guarantors and not to enter into a guarantee contract with the Guarantors within the period stipulated in clause 3.1. of the present contract, the Borrower is obligated to pay the payment related to the failure to comply with the terms of this agreement for the provision of Guarantors (hereinafter - the fee) in the amount of \$ {Daily Charging Amount} of tenge for each calendar day of the Borrower's failure to comply with this term of this agreement.

In the event that the Borrower complies with the obligation to provide Guarantors and conclude a guarantee contract with the Guarantors within the period provided for in Clause 3.1. of this agreement, charging is not effected.

3.4. If the Guarantors are not provided within the period specified in clause 3.1. of this agreement, the Borrower shall be entitled to furnish the Guarantors in a period up to the date of repayment of the loan provided for in clause 2.2. of this agreement, or before the expiry of the date of repayment of a loan extended by the Parties in accordance with clause 4.5. actual agreement. In this case, when the Guarantor is provided by the Borrower and the Lender enters into a guarantee agreement with them, the charging is suspended from the date of conclusion of the guarantee contract.

3.5. In the event that the Borrower does not provide the Guarantors with which the guarantee agreement is to be concluded, the Borrower shall, on the date of repayment of the loan, return the loan amount, pay a fee, a fee of \$ {Plan amount of the accrued payment} to the tenge on the loan repayment date.

3.6. The Borrower is obliged to notify the Lender in writing of the impossibility to fulfill the obligation to repay the loan, pay the fee, pay a fee within the period established by the contract (on the return date) by sending a written notification to the legal address of the Lender specified in the details of this contract. This written notice must be received by the Lender at least 1 (one) calendar day before the date of return specified in clause 2.2. actual agreement. Receipt by the Lender on the date of refund or later of the written notification of the Borrower of the impossibility of performance of its obligations, or the failure of the Lender to receive the said written notification from the Borrower, is recognized by the Borrower's failure to comply with the terms of this agreement on notifying the Lender of the impossibility to fulfill the obligation within the period specified in the contract. In this case, the Borrower is obliged to pay to the Lender a payment related to the failure to comply with the terms of this agreement on notification to the Lender of the impossibility to fulfill the obligation within the time period specified in the contract (hereinafter - the fee for failure to notify) the size of which is defined in paragraph 7.2. actual agreement.

4. RETURN OF THE AMOUNT OF THE LOAN, PAYMENT OF REMUNERATION, PAYMENT, PAYMENTS FOR NON-NOTIFICATION

4.1. The Borrower undertakes to repay the loan amount, pay the fee on the return date, by depositing money into any Lender cash department, and / or by cashless payment, by crediting the money to the Lender's bank account. Possible costs for the implementation of non-cash payments (for example, bank commissions) are borne by the Borrower independently. The amount of payment made by the Borrower in such cases should be determined by it independently, taking into account the payment of specified expenses in excess of the amount of debt repaid to the Lender.

4.2. Compensation is terminated on the day following the date of loan repayment or on the day following the day in which the Borrower fulfilled the obligations for repayment of the loan ahead of schedule, with proper performance of the obligations by the Borrower under this agreement, as well as on the extended loan repayment date, or on the date, calculated individually in accordance with paragraph 4.3. of this agreement (the date on which all payments by the Borrower, with the exception of the subject of the loan (loan amount), in aggregate do not exceed the amount of the loan issued for the entire period of the loan agreement). If the Borrower violates the obligations to repay the loan amount and pay fees, fees are charged for each day the Borrower uses the amount of the loan until the Borrower fully discharges its obligations, subject to compliance with 4.3. actual agreement.

4.3. All payments by the Borrower under this agreement, including the amount of remuneration, fees, fees for failure to notify, penalties, commissions and other payments provided for in this loan agreement, except for the loan subject (loan amount), in aggregate can not exceed the amount of the loan issued for the entire validity period loan agreement.

4.4. The funds coming from the Borrower are directed to fulfill its obligations under this contract in the following order:

- 1) Fee for failure to notify, calculated in accordance with subpar. 3.6., 7.2. of this agreement, if the Borrower fails to comply with the terms of this agreement to notify the Lender of the impossibility to fulfill the obligation within the period specified in the contract.
- 2) The fee calculated in accordance with clause 3.3. of this agreement, if the Borrower fails to comply with the terms of this agreement for the provision of Guarantors.
- 3) Penalty for violation of the obligation to repay the loan amount and (or) pay a fee of 0.5% (zero point five) percent of the loan amount (the balance of the loan amount) for each calendar day of delay, starting from the first day of the delay in the date of return loan, but not more than 10 (ten) percent of the loan amount per year.
- 4) Remuneration in the amount specified in clause 2.3. of this agreement, from the loan amount for each day of using the loan, starting from the date following the day of granting the loan amount, and ending with the date provided for in clause 4.2. actual agreement.
- 5) The loan amount, according to clause 1.1. actual agreement.

4.5. The loan repayment date provided for in clause 2.2. contract may be extended by agreement of the Parties, under the following conditions:
4.5.1. When the Borrower fulfills its obligations to provide the Guarantors within the period provided for in paragraph 3.1. of this agreement, the date of repayment of the loan may be prolonged for 30 (thirty) calendar days, provided the Borrower pays the consideration calculated for the entire period of using the loan amount.

4.5.2. When the Borrower fulfills its obligation to provide the Guarantor after the period specified in clause 3.1. of this agreement, the date of repayment of the loan may be prolonged for 30 (thirty) calendar days, provided the Borrower pays a fee calculated for the period when the Guarantor was not represented, the remuneration calculated for the entire period of using the loan amount.

4.5.3. If the Borrower fails to fulfill its obligations to provide the Guarantor before the date of repayment of the loan, the loan repayment date may be prolonged for 30 (thirty) calendar days, provided the Borrower pays the fee calculated for the entire period of failure to provide the Guarantors with a consideration calculated for the entire period of using the loan amount.

4.5.4. If the Borrower violates the obligation to repay the loan amount and (or) pay the fee within the period provided for in clause 2.2. of the present contract and failure by the Borrower to fulfill obligations to provide the Guarantor prior to the date of repayment of the loan, the loan repayment date may be prolonged for 30 (thirty) calendar days, provided the Borrower pays a penalty for violating the obligation to repay the loan amount and (or) calculated for the entire period of failure to provide Guarantors, compensation calculated for the entire period of using the loan amount.

Subsequent extensions of the loan repayment date are possible only if the Borrower pays the above payments on similar terms. The loan repayment period for subsequent prolongations is determined individually, provided that the conditions provided for in 4.3 are met. of the present contract and ends at the moment when all payments by the Borrower under this agreement, including the amount of remuneration, fees, fees for failure to notify, penalty, commissions and other payments provided for in this loan agreement, in aggregate do not exceed the amount of the loan issued for the entire period of the loan agreement .

In case of subsequent prolongation of the loan repayment date, the SMS message sent to the Borrower with a notice of the loan repayment period and the total amount payable.

5. RIGHTS AND OBLIGATIONS OF THE LENDER

- 5.1. The lender is obliged to provide the loan amount in cash after the parties sign this agreement. The fact of granting the loan amount is confirmed by the signing by the Borrower of this contract and the signature of the Borrower in the RKO.
- 5.2. Provide the Borrower with information on the amount of the actual loan amount, remuneration, fee, payment for failure to notify, penalties for violation of the obligation to repay the loan amount and (or) payment of the fee, on the date of return under this agreement.
- 5.3. The Lender is required to place the Loan Regulations in a place that is accessible to the Borrower for review and review.
- 5.4. The Lender has the right to request from the Borrower documents and information necessary to conclude a loan agreement and fulfill obligations thereon, as determined by the Loan Rules.
- 5.5. In the event of the death of the Borrower, the Lender is entitled to demand payment of the debt by the Borrower's heirs within the limits of the value transferred to such heirs by inheritance.
- 5.6. The lender has the right to unilaterally make at his discretion a reduction in the amount of remuneration, fees, fees for failure to notify, penalties for violation of the obligation to repay the loan amount and (or) pay a fee, and (or) establish a period of time during which the fee, fee, fee for failure to notify, a penalty for violation of the obligation to repay the loan amount and (or) payment of the fee is not charged, with an oral or written notice to the Borrower.
- The Lender has the right to notify the Borrower of the reduction in the amount of remuneration, fee, payment for failure to notify, penalties for violation of the obligation to repay the loan amount and (or) payment of remuneration, by sending the SMS message to the Borrower on his phone number specified in this agreement and / the electronic address of the Borrower specified in this contract.
- 5.7. The lender has the right to exercise other rights established by the legislation of the Republic of Kazakhstan and this agreement.

6. RIGHTS AND OBLIGATIONS OF THE BORROWER

- 6.1. The borrower is obliged to repay the loan amount and pay a fee for using the loan amount within the period stipulated in clause 2.2. actual agreement.
- 6.2. The Borrower, upon signing this agreement, must present to the Lender the documents specified in the Loan Application Rules, as well as provide reliable information necessary to complete the Loan Application and sign it.
- 6.3. If the information of the Borrower changes: the address of the residence (registration), the place of work, the surname, name, patronymic, the given identity documents, telephone number, and in the event of circumstances that may affect the performance by the Borrower of its obligations under this agreement, the Borrower shall, After three (3) calendar days, notify the Lender of these circumstances.
- 6.4. In the event of non-compliance by the Borrower with the obligation to present Guarantors and not to conclude a guarantee contract with the Guarantors within the time period specified in this agreement, the Borrower shall pay the fee in the amount specified in clause 3.3. actual agreement.
- 6.5. In the event of non-compliance by the Borrower with the obligation to notify the Lender in writing of the impossibility to fulfill the obligation within the time period established by the contract, the Borrower shall pay a fee for failure to notify in the amount specified in clause 7.2. actual agreement.
- 6.6. The Borrower shall be liable for its obligations with all its property (including money, movable and immovable property, property rights, securities, as well as any other property belonging to the Borrower), which can be levied in accordance with the current legislation of the Republic of Kazakhstan. Payment of forfeit for violation of the obligation to repay the loan amount and (or) pay a fee, in the event of non-performance or improper performance of obligations, do not release the Borrower from the performance of the contract. Upon demand for payment of a penalty for violation of the obligation to repay the loan amount and (or) pay the fee, the Lender is not obliged to prove damages to him.
- 6.7. The Borrower hereby warrants that it has all rights and has full legal capacity to sign this agreement. The borrower confirms that he, being an able person, is acquainted with all the terms of this contract, all provisions of the contract are clear to him, and he is not misled about the terms of the contract. The Borrower confirms that the conditions of this agreement, including the amount of payment for failure to notify, fees, fees, penalties for violating the obligation to repay the loan amount and (or) payment of the reward, suit him and are not extremely unfavorable for him. The Borrower acknowledges that it fully understands the significance of its actions, agrees with the terms of the contract and accepts its terms. The borrower also confirms that the contract is not concluded under the influence of fraud, violence, threat, and not because of the confluence of difficult circumstances at extremely unfavorable conditions for themselves. The Borrower guarantees that at the time of signing this contract, he is not involved in the proceedings as a defendant.
- 6.8. The Borrower shall have the right to familiarize himself with the Rules for Granting Loans, to protect his rights in the manner prescribed by the laws of the Republic of Kazakhstan.
- 6.9. The Borrower has the right to repay the Lender in full before the appointed time, in accordance with the conditions provided for in this agreement.
- 6.10. The Borrower has the right to exercise other rights established by the laws of the Republic of Kazakhstan.

7. RESPONSIBILITY OF THE PARTIES

- 7.1. In case of improper performance and (or) failure of the Borrower to fulfill its obligations under this agreement, the Borrower shall be liable in accordance with the legislation of the Republic of Kazakhstan and this agreement.
- 7.2. The Borrower for violation of the obligation provided for in paragraph 3.6. of this contract, related to the failure of the Borrower to comply with the terms and conditions of this agreement to notify the Lender of the impossibility to fulfill the obligation within the prescribed period, shall pay a fee for failure to notify in the amount of \$ {One-time fee for not notifying the tenge. The fee for failure to notify is charged on the day following the date of the loan's repayment date.
- 7.3. The Borrower in case of non-observance of the obligation to submit Guarantees and not to conclude a guarantee contract with the Guarantors within the period provided for in Clause 3.1. of this agreement is obliged to pay a payment of \$ {Daily Charging Amount} tenge for each calendar day of non-compliance by the Borrower with the terms of the Guarantee Agreement.
- 7.4. The Borrower is liable for a breach of the obligation to return within the period provided for in clause 2.2. of the present contract, the amount of the loan and the payment of compensation, to pay to the Lender a penalty of 0.5% (zero point five) percent of the loan amount (the balance of the loan amount) for each calendar day of delay, but not more than 10 (ten) percent of the amount granted loan per year.

8. DISPUTE RESOLUTION PROCEDURE

- 8.1. All disputes, disagreements and demands arising in connection with this agreement, including those related to its conclusion, modification, execution, violation, termination, termination and validity, shall be resolved in the permanent First Economic Arbitration (BIN 160840015206, Republic of Belarus Kazakhstan, Kostanay Region, the city of Kostanay, Gagarin St., Building 158, Office 207). The Lender, the Borrower agreed to the sole consideration of the dispute, the election (appointment) of the composition reviewing the dispute, entrusted the consideration of disputes to the First Economic Arbitration in accordance with the arbitration rules (rules). The decision is final and binding for the parties to the loan agreement, it is not subject to appeal. The arbitration proceedings are conducted in Russian, without summoning the parties, on the materials submitted to the case. Correspondence, notifications of SMS messages, messages and photo messages via the WhatsApp application

are sent to the address, email address and mobile phone number specified in the loan agreement or the actual location of the Parties or their bodies. If the address and mobile phone number are changed, the Parties shall notify each other and the Arbitration in writing in advance within three calendar days. In the event that the Parties have not notified of the change in the address of the location, e-mail address and mobile phone number, correspondence, SMS messages, messages and photo messages through the WhatsApp application are sent and deemed to be delivered properly to the address specified in the loan agreement.

The parties confirm that they are acquainted and agree with the Rules of the First Economic Arbitration personally or from the site: www.arbitrsud.kz. The Rules of the First Economic Arbitration are an integral part of the arbitration clause specified in the loan agreement.

9. OTHER CONDITIONS

9.1. The lender has the right to assign his rights under this agreement to third parties without the consent of the Borrower. In case of assignment of the right (claim) under the contract to third parties, the Lender shall notify the Borrower within 30 (thirty) business days unless Lender continues to service the loan under this agreement vis-a-vis the Borrower. Notification of assignment of rights (claims) shall be sent to the address of the Borrower indicated in this agreement or in the written application of the Borrower in case of changing its address and / or may be sent via SMS to the Borrower's telephone number specified in this agreement and / or to the Borrower's e-mail address specified in this agreement.

9.2. The Borrower by signing this agreement gives his consent to the processing of his personal data and their inclusion in the database of the Lender with the possibility of using it for information purposes. The Borrower, by signing this agreement, agrees to the disclosure of information under this agreement to persons whose obligation to provide information is established by law, as well as to the counterparty (s) when transferring to him (them) the rights and obligations of the Lender under this agreement.

The Borrower shall, consciously, freely, with his will and in his interest in accordance with the legislation of the Republic of Kazakhstan on personal data, give his consent to the Lender for the processing of all his personal data specified in the application for the conclusion of a loan agreement, in this contract, including: surname, first name, patronymic; floor; Date and place of birth; identity card data; IIN, marital status, dependents, level of education; type of employment; the amount of monthly income; dates of the next salary; address of the actual residence; address of registration; time of residence at the current address; phone number; home phone number (if available); work phone number (if available); e-mail, loan amount, debt under this agreement, other terms of this agreement. The Borrower grants its consent to perform actions with the submitted personal data using automation tools or without using such means, including collection, recording, systematization, accumulation, storage, clarification (updating, modification), extraction, use, transfer (distribution, provision, access), including transfer to third parties, including in the event of non-performance and / or improper performance by the Borrower of the obligations under this agreement for the purpose of implementing these actions by the Borrower; to impoverish overdue debts under this contract, to impersonate, block, delete and destroy personal data, as well as to cross-border data transfer. The Borrower consents to the use of his personal data for the purpose of concluding a contract with him, as well as for the subsequent collection of money in a judicial or pre-trial order, in the event of a breach of his obligations under this agreement. The Borrower agrees to the Lender for the use of all personal data submitted by the Borrower until the moment when it fully fulfills its obligations under this agreement.

9.3. The Borrower, by the signature of this agreement, agrees that the Lender, through his employees or authorized persons, shall apply to the Borrower for issues arising in connection with the performance of this contract by repaying the debt in writing and / orally by mail, telephone, fax, electronic mail, by SMS or other means of communication.

9.4. This agreement is signed in 2 (two) identical copies, having equal legal force in Kazakh and Russian languages, one for each party. In the event of a conflict between the Kazakh and Russian texts of the treaty, the Russian text has priority. The present contract comes into force from the moment of signing the contract and RKO and is considered to be terminated from the moment of execution by the Borrower of all obligations assumed.

10. LEGAL ADDRESSES AND DETAILS OF THE PARTIES	
Lender	Borrower
\${Full name of organization}	\${Full name} IIN \$
Legal address: \$ RNN \$, BIN \$ Location of the unit: \${City of sale point }	ID card № Date of issue : Issued by:
Bank acc. № RNN \$, BIC BIN	Permanent registration address: Residence address :
Tel. \$ Email: info@dengigroup.kz	Home tel.

Site: \$ call center: \$	Mobile tel.
Manager _____ (\$ {Full name}) Place of stamp	Borrower: _____