

## **On approval of the Rules for opening, managing and closing customer bank accounts**

### *Unofficial translation*

Decree of the Board of the National Bank of the Republic of Kazakhstan dated August 31, 2016 No. 207. Registered with the Ministry of Justice of the Republic of Kazakhstan on November 15, 2016 No. 14422.

### **Unofficial translation**

Pursuant to subparagraph 44) of part two of Article 15 of the Law of the Republic of Kazakhstan "On the National Bank of the Republic of Kazakhstan", subparagraph 13) of paragraph 1 of Article 4 of the Law of the Republic of Kazakhstan "On Payments and Payment Systems", the Board of the National Bank of the Republic of Kazakhstan **RESOLVES:**

**Footnote. Preamble - as amended by the Resolution of the Board of the National Bank of the Republic of Kazakhstan dated 17.09.2022 № 84 (shall be enforced ten calendar days after the date of its first official publication).**

1. Approve the attached Rules for opening, managing and closing customer bank accounts
2. Recognize invalid some of the Decrees of the Board of the National Bank of the Republic of Kazakhstan, as well as the structural elements of some Decrees of the Board of the National Bank of the Republic of Kazakhstan according to the list in accordance with the Appendix to this Decree.
3. The Department of Payment Systems (Ashykbekov Ye.T.) in the manner prescribed by the Legislation of the Republic of Kazakhstan, shall ensure:
  - 1) together with the Legal Department (Sarsenova N.V.) the State Registration of this Decree with the Ministry of Justice of the Republic of Kazakhstan;
  - 2) direction of this Decree to the Republican State Enterprise on the Right of Economic Management "Republican Center for Legal Information of the Ministry of Justice of the Republic of Kazakhstan":

for official publication in the Legal Information System “Adilet” within ten calendar days after its State Registration with the Ministry of Justice of the Republic of Kazakhstan;

for inclusion in the State Register of Regulatory Legal Acts of the Republic of Kazakhstan , the Reference Control Bank of Regulatory Legal Acts of the Republic of Kazakhstan within ten calendar days from the date of its State Registration with the Ministry of Justice of the Republic of Kazakhstan;
  - 3) posting of this Decree on the official Internet resource of the National Bank of the Republic of Kazakhstan after its official publication.

4. The Office for Protection of the Rights of Consumers of Financial Services and External Communications (Terentyev A.L.) to ensure the direction of this Decree for official publication in periodicals within ten calendar days after its State Registration with the Ministry of Justice of the Republic of Kazakhstan.

5. The control over implementation of this Decree shall be assigned to the Deputy Chairman of the National Bank of the Republic of Kazakhstan Pirmatov G.O.

6. This Decree shall be enforced upon expiry of ten calendar days after the day its first official publication.

*The Chairman  
of the National Bank*

*D.Akishev*

"AGREED"

The Minister of Justice  
of the Republic of Kazakhstan  
\_\_\_\_\_ M. Beketayev

October 3, 2016

"AGREED"

The Minister of Finance  
of the Republic of Kazakhstan  
\_\_\_\_\_ B.Sultan

September 21, 2016

Approved  
by Decree of the Board  
of the National Bank of the  
Republic of Kazakhstan  
dated August 31, 2016 № 207

## **Rules for opening, managing and closing customer bank accounts**

### **Chapter 1. General Provisions**

1. These Rules for opening, maintaining and closing customer bank accounts (hereinafter referred to as the Rules) have been developed pursuant to Article 747 of the Civil Code of the Republic of Kazakhstan (Special Part) (hereinafter referred to as the Civil Code), Articles 19, 24 of the Code of the Republic of Kazakhstan "On taxes and other obligatory payments to the budget" (Tax Code) (hereinafter - the Tax Code), subparagraph 44) of the second part of Article 15 and Article 49 of the Law of the Republic of Kazakhstan "On the National Bank of the Republic of Kazakhstan", subparagraph 13) of paragraph 1 of Article 4 and Article 27 of the Law of the Republic of Kazakhstan "On Payments and Payment Systems" (hereinafter referred to as the Law on Payments and Payment Systems) and establish the procedure for opening, maintaining and closing customer bank accounts in the banks of the Republic of Kazakhstan, branches of non-resident banks of the Republic of Kazakhstan and organizations that open and maintain bank accounts of individuals and legal entities under a license from

the authorized body for regulation, control and supervision of the financial market and financial organizations (hereinafter - the authorized body), also if the law of the Republic of Kazakhstan regulating the activities of such an organization authorizes these operations without a license (hereinafter - banks).

**Footnote. Paragraph 1 - as amended by the Resolution of the Board of the National Bank of the Republic of Kazakhstan dated 17.09.2022 № 84 (shall be enforced ten calendar days after the date of its first official publication).**

2. The Rules use the concepts provided by the Civil Code, the Tax Code and the Law on Payments and Payment Systems, as well as the following concept:

dynamic identification - a procedure for establishing a customer's identity in order to unambiguously confirm his rights to sign a contract to open a bank account and sign a banking service agreement using a one-time (single) code.

3. Bank accounts shall be divided into current, savings and correspondent accounts, opened and managed both in tenge and in foreign currency, except for case provided for Paragraph 41 of the Rules.

4. The procedure for opening, maintaining and closing correspondent accounts is determined by the Rules for establishing correspondent relations between the National Bank of the Republic of Kazakhstan and banks, branches of non-resident banks of the Republic of Kazakhstan, as well as organizations engaged in certain types of banking operations, approved by the Resolution of the Board of the National Bank of the Republic of Kazakhstan dated August 31 2016 № 209 "On Approval of the Rules for Establishing Correspondent Relations between the National Bank of the Republic of Kazakhstan and Banks, Branches of Non-Resident Banks of the Republic of Kazakhstan, as well as Organizations Carrying out Certain Types of Banking Operations", registered in the Register of State Registration of Regulatory Legal Acts under № 14336, Rules establishment of correspondent relations between banks, branches of banks-non-residents of the Republic of Kazakhstan, as well as banks, branches of banks-non-residents of the Republic of Kazakhstan and organizations engaged in certain types of banking operations approved by the Resolution of the Board of the National Bank of the Republic of Kazakhstan dated August 31, 2016 № 210 "On approval of the Rules for establishing correspondent relations between banks, branches of non-resident banks of the Republic of Kazakhstan, as well as banks, branches of non-resident banks of the Republic of Kazakhstan and organizations engaged in certain types of banking operations", registered in the Register of State Registration of Regulatory Legal Acts under № 14335.

**Footnote. Clause 4 - as amended by the Resolution of the Board of the National Bank of the Republic of Kazakhstan dated November 30, 2020 № 139 (shall be enforced from December 16, 2020).**

## **Chapter 2. Opening bank accounts**

### **Paragraph 1. General Provisions**

5. Bank account shall be opened upon conclusion of bank account agreement and (or) bank deposit agreement (hereinafter referred to as the bank servicing agreement) between the customer and the bank on the basis of the customer's application in the form prescribed by the bank (hereinafter referred to as the application) submitted to the bank on paper or electronically.

For the purpose of payment of benefits and social payments paid from the state budget and (or) the state social insurance fund, prior to conclusion of the bank account agreement, the bank may assign an individual identification code to the customer on the basis of information on individuals, including his/her individual identification number and surname, name, patronymic (if any), submitted to the bank by the authorized body in the field of social protection of population through information interaction. Information on the individual shall be submitted by the authorized body in the field of social protection of population with the consent of the individual and shall be equal to the customer's application for opening a bank account sent in electronic form. At that, execution of debit transactions on this bank account shall be allowed only after conclusion of a banking service agreement in accordance with the requirements of these Rules.

The bank account intended for crediting housing payments and making payments for the purposes in accordance with the Article 101-5 of the Law of the Republic of Kazakhstan “On housing relations” (hereinafter referred to as the Law on housing relations) shall be opened upon conclusion between the bank, the client-employee, who shall be the recipient of housing payments, and the state institution, whose employee shall be the recipient of housing payments, of the agreement on housing payments in accordance with Annex 9 to the Rules of calculation of the amount, assignment, recalculation, implementation, termination, suspension and resumption of housing payments to employees of special state bodies of the Republic of Kazakhstan, approved by the resolution of the Government of the Republic of Kazakhstan dated December 28, 2012, № 1727 (hereinafter referred to as the Rules № 1727), the Rules for provision of service housing to military personnel, calculation of the amount, assignment, recalculation, implementation, termination, suspension and resumption of housing payments, approved by the resolution of the Government of the Republic of Kazakhstan dated February 12, 2018, № 49 (hereinafter referred to as the Rules № 49), in accordance with the (hereinafter - Rules № 49), in accordance with Annex 8 to the Rules of calculation of the amount, assignment, recalculation, implementation, termination, suspension and resumption of housing payments to employees of operational and investigative subdivisions of the authorized body on combating corruption, approved by the Government of the Republic of Kazakhstan on December 22, 2020 № 872 (hereinafter referred to as the Rules № 872), as well as in accordance with Annex 5 to the Rules of providing official housing for employees of internal affairs bodies, calculation of the amount, on the assignment, recalculation,

implementation, termination, suspension and resumption of housing payments, approved by the resolution of the Government of the Republic of Kazakhstan dated August 5, 2021 № 524 (hereinafter referred to as the Rules № 524).

Bank account intended for educational savings deposit in accordance with Article 7 of the Law of the Republic of Kazakhstan “On the state educational savings system” (hereinafter referred to as the Law on the state educational savings system) shall be opened upon conclusion between the client and the bank of an agreement on educational savings deposit in accordance with Annex 1 to the joint order of the Minister of Education of the Republic of Kazakhstan dated January 9, 2024 № 4 and the Minister of Science and Higher Education of the Republic of Kazakhstan dated January 8, 2024 № 7 “On some issues in the sphere of the state educational savings system”, registered in the Register of State Registration of Regulatory Legal Acts under № 33897.

**Footnote. Paragraph 5 - in the wording of the resolution of the Board of the National Bank of the Republic of Kazakhstan dated 23.09.2024 № 58 (shall enter into force upon expiry of ten calendar days after the day of its first official publication).**

6. The banking service contract, except for the housing payments contract and the educational savings deposit contract, contains the following:

- 1) customer identification number, except for the contract of accession;
- 2) an individual customer identification code, except for the contract of accession;
- 3) the procedure for disposing of money in the customer’s bank account;
- 4) the conditions for provision of bank services and procedure for their payment;

5) the term for closing a bank account based on a customer’s application for closing a bank account.

7. When opening a bank account for a customer to account for customer money, the bank assigns an individual identification code, which is the customer’s bank account number.

8. When opening a bank account for a client or when a client applies to the bank after opening a bank account, the bank issues to the client a confirmation in any written form or in electronic form, in which the bank account number is indicated, except for cases when the bank account number is indicated in the banking service agreement.

If the client applies to the bank to confirm the current account opened in accordance with the procedure provided for in paragraphs 27, 27-1, 28, 28-2 of the Rules, the bank additionally puts the mark “special account” indicating the name of the payments for which such an account is opened.

**Footnote. Clause 8 - as amended by the Resolution of the Board of the National Bank of the Republic of Kazakhstan dated November 22, 2021 № 99 (shall be enforced ten calendar days after the day of its first official publication).**

9. The unified structure of the bank account number includes a check rank.

The unified structure of the bank account number shall be indicated in Appendix 1 to the Rules.

The algorithm for calculating and checking the control discharge shall be indicated in Appendix 2 to the Rules.

10. The bank shall open a bank account for a client after taking due diligence measures for clients (their representatives) and beneficial owners as required by Article 5 of the Law of the Republic of Kazakhstan "On countering legalization (laundering) of proceeds from crime and financing of terrorism" (hereinafter - AML Law).

**Footnote. Paragraph 10 - as amended by the Resolution of the Board of the National Bank of the Republic of Kazakhstan dated 17.09.2022 № 84 (shall be enforced ten calendar days after the date of its first official publication).**

11. When opening a bank account, an individual customer submits a statement stating information on non-performance on the bank account of operations related to entrepreneurial activity, notarial activity, lawyer activity, execution of executive documents, and dispute resolution activities in the form of mediation, if such conditions shall not be provided by the banking service contract between customer and bank.

12. The application submitted by the customer to the bank in electronic form contains the information necessary for the due diligence of customer (his representatives) and beneficial owners in accordance with the Law on CLPFT, including the information provided for Paragraph 21 of the Rules.

13. An electronic application, except for the case provided for by part two of paragraph 5 of the Rules, shall be filed by the client to the bank using an electronic digital signature or dynamic identification.

**Footnote. Paragraph 13 - as amended by the Resolution of the Board of the National Bank of the Republic of Kazakhstan dated 23.01.2023 № 4 (shall be enforced ten calendar days after the date of its first official publication).**

14. In cases established by the laws of the Republic of Kazakhstan, as well as by agreement of the parties, the banking service agreement is concluded in electronic form using an electronic digital signature or dynamic identification using security procedures provided for by the internal documents of the bank, as well as taking into account the Requirements for the Internal Control Rules in order to counter the legalization (laundering) of proceeds from crime and the financing of terrorism for second-tier banks, branches of non-resident banks of the Republic of Kazakhstan and the National Postal Operator, approved by the Resolution of the Board of the Agency of the Republic of Kazakhstan for Regulation and Development of the Financial Market dated March 22, 2020 № 18, registered in the Register of State Registration of Regulatory Legal Acts under № 20160.

**Footnote. Clause 14 - as amended by the Resolution of the Board of the National Bank of the Republic of Kazakhstan dated November 22, 2021 № 99 (shall be enforced ten calendar days after the day of its first official publication).**



15. When opening a bank account on the basis of a banking service agreement, the following documents are used for the purpose of disposing by the client of the money in the bank account:

1) a document with specimen signatures drawn up in accordance with paragraph 1 of Chapter 3 of the Rules;

2) a copy of the document (documents) proving the identity of the person (persons) authorized (authorized) to sign payment documents when performing operations related to maintaining the client's bank account (managing money in the bank account) in accordance with the document with sample signatures, drawn up in accordance with paragraph 1 of Chapter 3 of the Rules.

It is allowed to submit the documents provided for in subparagraphs 1) and 2) of part one of this paragraph after the conclusion of a banking service agreement when the client applies to the bank to carry out operations on a bank account, except for cases of opening a bank account for a client remotely.

When opening a bank account, remotely disposing of the money in the bank account by the client, it is not required to submit the documents provided for in subparagraphs 1) and 2) of part one of this paragraph.

Business relations with a client remotely are established in accordance with the Requirements for due diligence of clients in the event of remote establishment of business relations by financial monitoring entities, approved by the Resolution of the Board of the National Bank of the Republic of Kazakhstan dated June 29, 2018, № 140, registered in the Register of State Registration of Regulatory Legal Acts under № 17250.

**Footnote. Clause 15 - as amended by the Resolution of the Board of the National Bank of the Republic of Kazakhstan dated November 22, 2021 № 99 (shall be enforced ten calendar days after the day of its first official publication).**

16. When opening a second and subsequent bank accounts in one bank (its branches and subdivisions), the bank does not require the client to re-submit the documents provided for opening a bank account (except for the permission of the central authorized body for budget execution - for state institutions financed from the state budget, and an identity document - for individual clients) in one of the following cases:

1) if the client opens a bank account in the same bank (branch, subdivision of the bank) in which the first bank account is opened;

2) if there is a confirmation of the bank (branch, subdivision of the bank), in which the first bank account is opened for the client, about the availability of a complete package of documents necessary for opening a bank account in accordance with the Rules.

3) if the bank has the necessary software for the formation of a case for each client in electronic form (hereinafter referred to as the electronic file) with information about the presence of a bank account with the bank (branch, bank division) and there are no changes in the client's electronic file at the time of opening a bank account.

Opening for a client-resident of the Republic of Kazakhstan of the second and subsequent bank accounts in one bank remotely using information and communication technologies is carried out without the client submitting the documents required for opening a bank account.

**Footnote. Clause 16 - as amended by the Resolution of the Board of the National Bank of the Republic of Kazakhstan dated November 22, 2021 № 99 (shall be enforced ten calendar days after the day of its first official publication).**

17. In the event that a client-legal entity opens several bank accounts in one bank (branch, subdivision of the bank), the bank does not require re-submission of the documents provided for opening bank accounts in accordance with Chapter 2 of the Rules (except for the permission of the central authorized body for budget execution - for public institutions financed from the state budget).

**Footnote. Clause 17 - as amended by the Resolution of the Board of the National Bank of the Republic of Kazakhstan dated November 22, 2021 № 99 (shall be enforced ten calendar days after the day of its first official publication).**

18. The procedure for confirming by bank (branch, division of bank) that customer has a full package of documents in another branch (division) of bank in which customer opened the first bank account, including by transferring the available documents electronically, shall be determined by bank.

19. In order to fulfill the requirements provided by Subparagraph 1), 4), 6), 8) 11), 13) and 15) of part one of Article 24 of the Tax Code, the bank uses information on taxpayers provided by the state authority, which, within its competence, implements ensuring the receipt of taxes and payments to the budget, customs regulation in the Republic of Kazakhstan, the authority to prevent, detect, suppress, disclose and investigate criminal and administrative offenses attributed by the Legislation of the Republic of Kazakhstan to the authority of this body (hereinafter referred to as the state revenue authorities), in accordance with part three of Subparagraph 1) of part one of Article 24 of the Tax Code.

**Footnote. Paragraph 19 is in the wording of Decree of the Board of the National Bank of the Republic of Kazakhstan dated 27.08.2018 № 182 (shall be enforced upon expiry of ten calendar days after the day its first official publication).**

**20. Excluded by Decree of the Board of the National Bank of the Republic of Kazakhstan dated 27.08.2018 № 182 (shall be enforced upon expiry of ten calendar days after the day its first official publication).**

21. When opening a bank account to an individual customer, the bank, in accordance with Paragraph 5 of Article 5 of the Law on CLPFT, establishes the tax residency of individual customer on the basis of information provided by individual customer when opening the bank account.

22. Documents submitted by the customer to open a bank account in accordance with the Rules shall not be re-submitted to the bank by the customer if they have previously been



submitted to the bank by the customer as part of the due diligence of the customer (his representatives) and beneficial owners provided by the Law on CLPFT.

23. The documents provided by the client for opening a bank account shall be stored in the bank in a specially opened file separately for each client or in a common file with a separation of documents by clients in the original.

Exceptions are identity documents, charters, a judicial act on the recovery of alimony (money intended for the maintenance of minors and disabled adult children) or a notarized agreement on the payment of alimony (money intended for the maintenance of minors and disabled adult children), concluded in accordance with Article 158 of the Code of the Republic of Kazakhstan "On Marriage (Matrimony) and Family" (hereinafter referred to as the Code on Marriage (Matrimony) and Family), extracts from the trade register or other similar documents (for separate units - provisions), documents confirming the fact of carrying out activities of a client on the basis of model regulations, documents on state registration (re-registration) of legal entities, accounting registration (re-registration) of clients-branches and representative offices of legal entities and a power of attorney for conducting operations in the bank, which are stored in copies in the file (common file) of the client .

The client's documents may be stored in electronic form without additional storage on paper, including the ones that are not originals, if the bank (branch, subdivision of the bank) has the ability to generate an electronic dossier.

**Footnote. Paragraph 23 - as amended by the Resolution of the Board of the National Bank of the Republic of Kazakhstan dated 17.09.2022 № 84 (shall be enforced ten calendar days after the date of its first official publication).**

24. When opening a client's bank account, the bank shall notify the state revenue authorities in the manner, cases and terms specified in subparagraph 1) of the first part of Article 24 of the Tax Code.

**Footnote. Paragraph 24 - as amended by the Resolution of the Board of the National Bank of the Republic of Kazakhstan dated 17.09.2022 № 84 (shall be enforced ten calendar days after the date of its first official publication).**

25. Refusal to open bank accounts shall be carried out by the bank in cases and on the grounds provided by Subparagraph 15) of part one of article 24 of the Tax Code, clause 1 of article 13 of the Law on AML, the paragraph 2 of Article 24 of the Law on Payments and Payment Systems, in cases of non-submission of documents, provided by the Rules, or non-execution of a transaction between a customer and a bank.

**Footnote. Paragraph 25 is in the wording of Decree of the Board of the National Bank of the Republic of Kazakhstan dated 27.08.2018 № 182 (shall be enforced upon expiry of ten calendar days after the day its first official publication).**

## **Paragraph 2. Opening current accounts under a bank account contract**

26. To open a current account, the client shall provide to the bank:

1) resident individuals of the Republic of Kazakhstan, non-resident individuals of the Republic of Kazakhstan and individual entrepreneurs:

an identity document;

2) private notaries, private bailiffs, lawyers and professional mediators:

an identity document;

a document with specimen signatures drawn up in accordance with paragraph 1 of Chapter 3 of the Rules;

a copy of the license for the right to engage in notarial activities (for private notaries) or a copy of the electronic license obtained through the "E-licensing" state database;

a copy of the license for the right to engage in advocacy (for lawyers) or a copy of the electronic license obtained through the "E-licensing" state database;

a copy of the license for the right to engage in the execution of enforcement documents (for private bailiffs) or a copy of the electronic license obtained through the state database "E-licensing";

a copy of the certificate confirming the completion of training under the training program for mediators (for professional mediators);

3) resident legal entities of the Republic of Kazakhstan and their branches and representative offices, non-resident legal entities of the Republic of Kazakhstan, operating in the Republic of Kazakhstan through a branch, representative office:

a document with specimen signatures drawn up in accordance with paragraph 1 of Chapter 3 of the Rules;

a copy of the document (documents) certifying the identity of the person (persons) authorized to sign payment documents when performing transactions related to maintaining the client's current account (managing money on the current account) in accordance with the document with sample signatures, issued as prescribed by paragraph 1 of Chapter 3 of the Rules;

documents confirming the powers of the head of a branch or representative office of a public or religious association, elected (appointed) as prescribed by the charter of the public or religious association and the regulation on its branch or representative office (for branches and representative offices of public and religious associations);

a copy of the power of attorney issued by the legal entity to the head of the branch or representative office (for branches and representative offices of other organizational and legal forms of legal entities);

permission of the central authorized budget execution body in accordance with the Rules for budget execution and its cash services, approved by the order of the Minister of Finance of the Republic of Kazakhstan dated December 4, 2014 № 540, registered in the Register of State Registration of Regulatory Legal Acts under № 9934, (for state institutions funded from the state budget);

4) non-resident legal entities of the Republic of Kazakhstan:

a document with specimen signatures drawn up in accordance with paragraph 1 of Chapter 3 of the Rules, or documents confirming the authority of representatives of a non-resident legal entity to manage the account and containing specimen signatures of such authorized representatives, if these documents are notarized and (or) legalized, and (or) apostilled;

the original or a notarized copy of an extract from the commercial register or other similar document containing information about the body that registered the non-resident legal entity, registration number, date and place of registration, with a notarized translation into Kazakh or Russian, and, if necessary, legalized or apostilled;

a copy of the document (documents) certifying the identity of the person (persons) authorized to sign payment documents when performing transactions related to maintaining the client's current account (managing money on the current account) in accordance with the document with specimen signatures, issued as prescribed by paragraph 1 of Chapter 3 of the Rules;

5) farm household (farming) enterprises:

a document with specimen signatures drawn up as prescribed by paragraph 1 of Chapter 3 of the Rules;

a copy of the document (documents) certifying the identity of the person (persons) authorized to sign payment documents when performing transactions related to maintaining the client's current account (managing money on the current account) in accordance with the document with sample signatures, issued as prescribed by paragraph 1 of Chapter 3 of the Rules;

6) banks, insurance (reinsurance) companies, their branches, voluntary accumulative pension funds that are under liquidation:

a document with specimen signatures drawn up as prescribed by paragraph 1 of Chapter 3 of the Rules;

a copy of the document (documents) certifying the identity of the person (persons) authorized to sign payment documents when performing transactions related to maintaining the client's current account (managing money on the current account) in accordance with the document with sample signatures, issued as prescribed by paragraph 1, chapter 3 of the Rules;

a copy of the resolution of the court or the general meeting of shareholders on the liquidation of the bank, insurance (reinsurance) company;

a copy of the decision of the authorized body on the appointment of the liquidation commission;

a copy of the decision of the authorized body to revoke the license for conducting banking and other operations or the right for insurance activities (reinsurance activities);

7) foreign diplomatic and consular missions:

a document with specimen signatures drawn up as prescribed by paragraph 1 of Chapter 3 of the Rules;

a copy of the document (documents) certifying the identity of the person (persons) authorized to sign payment documents when performing transactions related to maintaining the client's current account (managing money on the current account) in accordance with the document with specimen signatures, issued as prescribed by paragraph 1 of Chapter 3 of the Rules;

a copy of the note confirming the registration of the diplomatic and consular mission.

The documents specified in this paragraph are not required if the bank retrieves them from the state bodies' information systems.

**Footnote. Paragraph 26 - as amended by the Resolution of the Board of the National Bank of the Republic of Kazakhstan dated 17.09.2022 № 84 (shall be enforced ten calendar days after the date of its first official publication).**

27. When opening a current account for resident individuals of the Republic of Kazakhstan at their request for crediting benefits and social payments from the state budget and (or) the State Social Insurance Fund, the client shall provide to the bank:

- 1) an identity document;
- 2) an application stating the purpose of the current account.

The requirements of this paragraph shall not apply to the case referred to in part two of paragraph 5 of the Rules.

**Footnote. Paragraph 27 - as amended by the Resolution of the Board of the National Bank of the Republic of Kazakhstan dated 23.01.2023 № 4 (shall be enforced ten calendar days after the date of its first official publication).**

27-1. When opening to individuals-residents of the Republic of Kazakhstan - recipients of alimony (money intended for the maintenance of minors and disabled adult children) at their request a current account for crediting alimony (money intended for maintenance of minor and disabled adult children), the customer shall submit to the bank:

- 1) an identity document of recipient of alimony (money intended for maintenance of minors and disabled adult children);
- 2) an application containing the purpose of current account;
- 3) a copy of judicial act on recovery of alimony (money intended for maintenance of minors and disabled adult children) or a notarized agreement on payment of alimony (money intended for maintenance of minors and disabled adult children), concluded in accordance with the Marriage (Matrimony) Code and Family.

**Footnote. The Rules are supplemented by Paragraph 27-1 in accordance with the Decree of the Board of the National Bank of the Republic of Kazakhstan dated 30.03.2019 № 44 (shall be enforced upon expiry of three months after the day its first official publication).**

28. To open a current account intended for crediting housing payments and making payments for purposes in accordance with Article 101-5 of the Law on Housing Relations, the client shall provide to the bank:

- 1) an identity document;

2) an application stating the purpose of the current account;

3) a certificate of the recipient of current housing payments (to be submitted to the bank) in accordance with Appendix 4 to Rules № 1727, Appendix 5 to Rules № 872, Appendix 3 to Rules № 524 or Appendix 8 to Rules № 49 and (or) a certificate of the recipient of lump-sum housing payments (for submission to the bank) in accordance with Appendix 6 to Rules № 1727 or Appendix 9 to Rules № 49.

**Footnote. Paragraph 28 - as amended by the Resolution of the Board of the National Bank of the Republic of Kazakhstan dated 17.09.2022 № 84 (shall be enforced ten calendar days after the date of its first official publication).**

**28-1- Excluded by the Resolution of the Board of the National Bank of the Republic of Kazakhstan dated 17.09.2022 № 84 (shall be enforced ten calendar days after the date of its first official publication).**

28-2. When an individual entrepreneur or legal entity opens a current account for crediting compensation of investment costs, the customer submits the documents to the bank established by Subparagraphs 2), 3) and 4) of Paragraph 26 of the Rules, as well as a financing agreement for assignment of a monetary claim, a concession agreement and (or) an agreement public-private partnerships.

**Footnote. The Rules are supplemented by Paragraph 28-2 in accordance with the Decree of the Board of the National Bank of the Republic of Kazakhstan dated 30.03.2019 № 44 ( shall be enforced upon expiry of three months after the day its first official publication).**

28-3. In order to open a current account in order to transfer money for the costs of managing the condominium object and maintaining the common property of the condominium object, the client submits:

1) an individual resident of the Republic of Kazakhstan and an individual non-resident of the Republic of Kazakhstan:

identity document;

a statement containing the purpose of the current account;

a notarized power of attorney to open a current account and (or) dispose of money on it;

2) a resident legal entity of the Republic of Kazakhstan submits to the bank an application containing the purpose of the current account and the documents provided for by subparagraph 3) of paragraph 26 of the Rules.

**Footnote. The rules are supplemented by paragraph 28-3 in accordance with the Resolution of the Board of the National Bank of the Republic of Kazakhstan dated November 30, 2020 № 139 (shall be enforced from December 16, 2020).**

28-4. When opening a current account for crediting the debtor's money, repaying current expenses and satisfying the claims of creditors in the judicial bankruptcy procedure, the financial manager shall provide to the bank:

an identity document;

an order of the authorized public administration body in restoring the solvency and bankruptcy of citizens of the Republic of Kazakhstan on the appointment of him as a financial manager in conducting a judicial bankruptcy procedure in respect of the debtor;

a court ruling on initiating a case on the application of the procedure for restoring solvency or the procedure for judicial bankruptcy in respect of the debtor.

**Footnote. Chapter 2 shall be supplemented by paragraph 28-4 by the Resolution of the Board of the National Bank of the Republic of Kazakhstan dated 27.03.2023 № 16 (shall be enforced ten calendar days after the date of its first official publication).**

28-5. When opening a current account for crediting material assistance provided in accordance with subparagraph 1) of paragraph 4 of Article 112, paragraph 4 of the Social Code of the Republic of Kazakhstan, the recipient of material assistance shall submit to the bank:

an identity document;

a copy of the decision of the regional commission on employment issues on inclusion in the regional quota for admission of migrants or repatriates;

a copy of the social agreement on provision of state support to promote voluntary resettlement to increase the mobility of labor force.

**Footnote. Chapter 2 as added by the paragraph 28-5 in accordance with the resolution of the Board of the National Bank of Kazakhstan dated 23.09.2024 № 58 (shall enter into force upon expiry of ten calendar days after the day of its first official publication).**

29. To open a current account by an individual representative (hereinafter referred to as the representative) in the name of a certain third party (individual customer), the representative shall submit to the bank:

1) a customer identification document;

2) an identity document of the representative;

3) a notarized power of attorney for the right to open a current account and (or) dispose of money on the current account, except when the submission of a power of attorney shall not be required for an authorized person in accordance with the Civil Code (parents or other legal representatives).

When submitting a notarized power of attorney for the right to open a current account and (or) dispose of money in the current account, a notarized copy of the document proving the identity of the customer shall be allowed.

**Footnote. Paragraph 29 is in the wording of Decree of the Board of the National Bank of the Republic of Kazakhstan dated 22.12.2017 № 248 (shall be enforced upon expiry of ten calendar days after the day its first official publication).**

29-1. To open a current account in escrow account mode, an individual or legal entity shall submit the documents provided by the Rules for opening a current account to an individual or legal entity, as well as a notarized power of attorney for the right to open a current account provided by the principal.



It is allowed to open a current account in escrow account mode on the basis of a tripartite agreement between the bank, the person opening the escrow account, and the person in whose name the escrow account shall be opened. In this case, the submission of power of attorney provided by part one of this Paragraph shall not be required.

**Footnote. The Rules are supplemented by Paragraph 29-1 in accordance with the Decree of the Board of the National Bank of the Republic of Kazakhstan dated 22.12.2017 № 248 ( shall be enforced upon expiry of ten calendar days after the day its first official publication).**

29-2. When opening a bank account to a customer by remote means, it is allowed to open a current account to an individual resident of the Republic of Kazakhstan without presenting an identity document by customer.

**Footnote. The Rules are supplemented by Paragraph 29-2 in accordance with the Decree of the Board of the National Bank of the Republic of Kazakhstan dated 27.08.2018 № 182 ( shall be enforced upon expiry of ten calendar days after the day its first official publication).**

### **Section 3. Opening of savings accounts under a bank deposit contract**

30. When opening a savings account under a bank deposit contract, it is allowed to deposit money (deposit) in the name of the depositor himself or in the name of a certain third party, who will later be the bank's customer.

31. After concluding a bank deposit contract, the bank, upon the request of the depositor, shall issue him a document certifying the deposit made (deposit document), drawn up in the name of the bank's customer.

Issuance of a deposit document shall be subject to conditions determined by the bank.

32. To open a savings account, the depositor-client shall submit to the bank:

1) resident individuals of the Republic of Kazakhstan, non-resident individuals of the Republic of Kazakhstan and individual entrepreneurs:

identity document;

2) private notaries, private bailiffs, lawyers and professional mediators:

identity document;

a document with sample signatures drawn up in accordance with paragraph 1 of Chapter 3 of the Rules;

3) legal entities-residents of the Republic of Kazakhstan and their branches and representative offices, legal entities-non-residents of the Republic of Kazakhstan, operating in the Republic of Kazakhstan through a branch and representative office:

a document with sample signatures drawn up in accordance with paragraph 1 of Chapter 3 of the Rules;

a copy of the document (documents) proving the identity of the person (persons) authorized (authorized) to sign payment documents when performing operations related to

maintaining the client's savings account (managing money in the savings account) in accordance with the document with sample signatures, executed in accordance with paragraph 1 of Chapter 3 of the Rules;

documents confirming the powers of the head of a branch or representative office of a public or religious association, elected (appointed) in the manner prescribed by the charter of a public or religious association and the regulation on its branch or representative office (for branches and representative offices of public and religious associations);

a copy of the power of attorney issued by the legal entity to the head of the branch or representative office (for branches and representative offices of other organizational and legal forms of legal entities);

4) legal entities-non-residents of the Republic of Kazakhstan:

a document with sample signatures drawn up in accordance with paragraph 1 of Chapter 3 of the Rules, or documents confirming the authority of representatives of a non-resident legal entity to manage the account and containing sample signatures of such authorized representatives, provided that these documents are notarized and (or) legalized, and (or) apostilled;

the original or a notarized copy of an extract from the commercial register or other document of a similar nature containing information about the body that registered the non-resident legal entity, registration number, date and place of registration, duly certified by a translation into Kazakh or Russian, and, if necessary, legalized or apostilled;

a copy of the document (documents) proving the identity of the person (persons) authorized (authorized) to sign payment documents when performing operations related to maintaining the client's savings account (managing money in the savings account) in accordance with the document with sample signatures, executed in accordance with paragraph 1 of Chapter 3 of the Rules.

It is not required to submit the documents specified in this paragraph if they are received by the bank from the information systems of state bodies.

**Footnote. Clause 32 - as amended by the Resolution of the Board of the National Bank of the Republic of Kazakhstan dated November 22, 2021 № 99 (shall be enforced ten calendar days after the day of its first official publication).**

32-1. In order to open a savings account for the purpose of accumulating money for the overhaul of the common property of the condominium object, the depositor-client submits to the bank:

1) an individual - a resident of the Republic of Kazakhstan and an individual - a non-resident of the Republic of Kazakhstan:

identity document;

a statement containing the purpose of the savings account;

a notarized power of attorney to open a savings account and (or) dispose of money on it;

2) a resident legal entity of the Republic of Kazakhstan submits to the bank an application containing the purpose of the savings account and the documents provided for in subparagraph 3) of paragraph 32 of the Rules;

**Footnote. The rules are supplemented by paragraph 32-1 in accordance with the Resolution of the Board of the National Bank of the Republic of Kazakhstan dated November 30, 2020 № 139 (shall be enforced from December 16, 2020).**

33. In order to open a savings account in the name of a certain third party client, the depositor shall submit to the bank:

1) natural person:

an identity document of the depositor;

a notarized power of attorney for the right to open a savings account and (or) dispose of money in the savings account;

for minor clients under the age of sixteen - a birth certificate;

2) legal entity, its branches and representative offices:

a notarized power of attorney for the right to open a savings account and (or) dispose of money in the savings account;

a copy of the document (documents) proving the identity of the person (persons) authorized (authorized) to sign payment documents when performing operations related to maintaining the client's savings account (managing money in the savings account) in accordance with the document with sample signatures, executed in accordance with paragraph 1 of Chapter 3 of the Rules.

It is not required to submit the documents specified in this paragraph if they are received by the bank from the information systems of state bodies.

**Footnote. Clause 33 - as amended by the Resolution of the Board of the National Bank of the Republic of Kazakhstan dated November 22, 2021 № 99 (shall be enforced ten calendar days after the day of its first official publication).**

33-1. To open a savings account in escrow account mode, an individual or legal entity shall submit the documents stipulated by the Rules for opening a savings account to an individual or legal entity, as well as a notarized power of attorney for the right to open a savings account provided by the principal.

It is allowed to open a savings account in the escrow account mode on the basis of a tripartite agreement between bank, person opening the escrow account, and person in whose name the escrow account shall be opened. In this case, the submission of the power of attorney provided by part one of this Paragraph shall not be required.

**Footnote. The Rules are supplemented by Paragraph 33-1 in accordance with the Decree of the Board of the National Bank of the Republic of Kazakhstan dated 22.12.2017 № 248 ( shall be enforced upon expiry of ten calendar days after the day its first official publication).**

34. The submission of a power of attorney shall not be required for a representative of a legal entity authorized to open bank accounts in accordance with constituent documents.

The submission of a power of attorney shall not be required for an individual authorized to open bank accounts in accordance with the Civil Code (parents or other legal representatives).

35. When opening a savings account on the basis of agreement on educational savings deposit concluded in accordance with the Law on State Educational Savings System, the customer presents to the bank:

- 1) identity document;
- 2) a statement containing the purpose of current account.

35-1. When opening a bank account to a customer by remote means, it is allowed to open a savings account to an individual resident of the Republic of Kazakhstan without presenting an identity document by customer.

**Footnote. The Rules are supplemented by Paragraph 35-1 in accordance with the Decree of the Board of the National Bank of the Republic of Kazakhstan dated 27.08.2018 № 182 ( shall be enforced upon expiry of ten calendar days after the day its first official publication).**

#### **Section 4. Opening current accounts of a private notary under a bank account contract for storing money accepted by a private notary on deposit**

36. To store money accepted by a private notary (hereinafter referred to as the notary) on deposit in cases provided for Article 291 of the Civil Code, from the debtor for transfer to the creditor (hereinafter referred to as the depositor), the bank opens a current account ( hereinafter referred to as the notary's deposit) to the notary on the basis of a bank account contract.

37. The bank account contract provided for Paragraph 36 of the Rules contains the information provided for Paragraph 6 of the Rules, as well as:

- 1) the conditions and procedure for issuance of money from a notary deposit, providing for issuance of cash from a depositor to an individual or transferring money from a deposit of a notary to the bank account of a depositor-individual or legal entity;
- 2) the procedure for disposing of money on the notary's deposit, providing for issuance or transfer by the bank of money from the notary's deposit to the depositor subject to the requirements of this Section, as well as execution of the notary's order, determined by a joint decision of the territorial justice authority and the notary's chamber, in cases of license suspension or termination a notary public whose deposit has been paid;
- 3) the procedure for payment of remuneration to the bank by the debtor in which the notary's deposit shall be opened, when depositing money into the notary's deposit.

38. To open a notary deposit, a notary shall submit to the bank:

- 1) identity document;
- 2) a document with specimen of signatures drawn up in accordance with Section 1 of Chapter 3 of the Rules;

3) a copy of to engage in notarial activities or a copy of electronic license obtained through the State Database “E-licensing”;

4) a certificate of the territorial notarial chamber of corresponding notarial district confirming the membership of a notary in the territorial notarial chamber.

**Footnote. Paragraph 38 as amended by the Decree of the Board of the National Bank of the Republic of Kazakhstan dated 27.08.2018 № 182 (shall be enforced upon expiry of ten calendar days after the day its first official publication).**

39. Money shall be deposited to a bank by a notary by a debtor by cash or by cashless transfer upon submission of a document to a bank addressed to the bank containing the notary’s consent to deposit money signed by a notary and certified by a notary’s seal (if any).

## **Section 5. Temporary Savings Accounts**

40. For a newly created legal entity, including a newly created political party, the bank opens a temporary savings account on the basis of a bank deposit contract (conditional deposit).

41. A temporary savings account shall be opened in tenge.

42. Operations related to formation of authorized capital of a newly created legal entity or financing the creation of a political party, including the organization of a constituent congress (conference), and payment for bank's services provided by it under a bank deposit contract, as provided by bank deposit contract.

43. To open a temporary savings account, the customer shall submit to the bank:  
application for opening a temporary savings account;

a copy of protocol of the founders of created legal entity on appointment of an individual authorized to open and close a temporary savings account, and a document proving his identity;

a document with specimen of signatures drawn up in accordance with Section 1 of Chapter 3 of the Rules;

a copy of document (documents) certifying the identity of person (persons) authorized to sign payment documents when performing transactions related to the maintenance of a temporary savings account in accordance with the document with specimen of signatures drawn up in accordance with Section 1 of Chapter 3 of the Rules.

**Footnote. Paragraph 43 is in the wording of Decree of the Board of the National Bank of the Republic of Kazakhstan dated 27.08.2018 № 182 (shall be enforced upon expiry of ten calendar days after the day its first official publication).**

44. After passing the state registration, the bank opens a current account for legal entity in the manner specified by the Rules.

45. If a legal entity fails to pass state registration, the bank, at the request of an individual authorized to open and close a temporary savings account, refunds the founders or individuals

, on initiative of which a political party shall be created, and closes the temporary savings account.

### **Chapter 3. Bank Account Management**

#### **Section 1. General Provisions**

46. Legal entities, their branches or representative offices that are not private business entities, also private bailiffs, private notaries shall file to the bank a document with specimen signatures in accordance with the form of Appendix 3 to the Rules, drawn up in Kazakh and Russian, containing a seal imprint specimen.

Legal entities, their branches or representative offices related to private business entities, peasant (farm) enterprises, lawyers and professional mediators shall file to the bank a document with specimen signatures in accordance with the form of Appendix 4 to the Rules, drawn up in Kazakh and Russian.

The requirement provided for by part two of this paragraph shall apply to non-resident legal entities of the Republic of Kazakhstan, which do not have a seal due to the legislation of the country of origin of such legal entities.

**Footnote. Paragraph 46 - as amended by the Resolution of the Board of the National Bank of the Republic of Kazakhstan dated 17.09.2022 № 84 (shall be enforced ten calendar days after the date of its first official publication).**

47. In documents with sample signatures submitted by legal entities, their branches or representative offices, the head and (or) other persons authorized by him have the right to first sign. The right of the second signature is granted to the chief accountant and (or) other authorized persons.

These powers are granted on the basis of constituent documents or orders of the heads of the relevant legal entities, branches or representative offices, or documents provided for in Chapter 5 of Section 1 of the Civil Code.

For temporary administrations of banks, insurance (reinsurance) companies, these powers are granted on the basis of a decision of the authorized body on the appointment of a temporary administration in accordance with paragraph 2 of the Rules for the appointment and powers of the temporary administration (temporary administrator) of a bank, insurance (reinsurance) company, approved by a resolution of the Board of the National Bank of the Republic of Kazakhstan dated July 16, 2014 № 147, registered in the Register of State Registration of Regulatory Legal Acts under № 9711.

For liquidation commissions of forcibly liquidated banks, insurance (reinsurance) organizations, these powers are granted on the basis of a decision of the authorized body on the appointment of a liquidation commission in accordance with paragraph 17 of the Rules for the appointment and dismissal of liquidation commissions of forcibly liquidated banks, insurance (reinsurance) organizations, forcibly terminating the activities of bank branches - non-residents of the Republic of Kazakhstan, branches of insurance (reinsurance)



organizations-non-residents of the Republic of Kazakhstan and Requirements for the chairman and members of the liquidation commission of a forcibly liquidated bank, insurance (reinsurance) company, forcibly terminating the activities of a branch of a non-resident bank of the Republic of Kazakhstan, a branch of an insurance (reinsurance) organization-non-resident of the Republic of Kazakhstan, approved by the Resolution of the Board of the Agency of the Republic of Kazakhstan for the regulation and development of the financial market dated May 25, 2020 № 57, registered in the Register of State Registration of Normative Legal Acts under № 20820.

**Footnote. Paragraph 47 - as amended by the Resolution of the Board of the National Bank of the Republic of Kazakhstan dated November 22, 2021 № 99 (shall be enforced ten calendar days after the day of its first official publication).**

48. If there are no persons in the staff of a legal entity, branch or representative office who can be granted the right to a second signature, the document shall be accepted by the bank with a specimen of only the first signature, about which an appropriate entry shall be made in this document.

**49. Is excluded by the Decree of the Board of the National Bank of the Republic of Kazakhstan dated 27.08.2018 № 182 (shall be enforced upon expiry of ten calendar days after the day its first official publication).**

**50. Is excluded by the Decree of the Board of the National Bank of the Republic of Kazakhstan dated 27.08.2018 № 182 (shall be enforced upon expiry of ten calendar days after the day its first official publication).**

51. It is not allowed to accept impression specimen of seals intended for special purposes ("personnel department", "for a package" and others).

52. In the column "Marks of the bank" of the document with sample signatures, the authorized person of the bank, with the exception of the National Bank of the Republic of Kazakhstan (hereinafter referred to as the National Bank), indicates the data of identity documents of persons having the right of the first or first and second signature and other information determined bank.

**Footnote. Paragraph 52 - as amended by the Resolution of the Board of the National Bank of the Republic of Kazakhstan dated November 22, 2021 № 99 (shall be enforced ten calendar days after the day of its first official publication).**

53. The authenticity of the signatures of persons entered in the document with signature samples is confirmed by the authorized person of the bank in the personal presence of persons whose signature samples are contained in the document with signature samples, except for the cases of presentation by legal entities, their branches and representative offices, individual entrepreneurs, private notaries, private bailiffs, lawyers, professional mediators, peasant (farm ) enterprises to the bank of a document with specimen signatures, certified by a notary.

In the event that non-resident legal entities of the Republic of Kazakhstan provide documents confirming the authority of representatives of a non-resident legal entity to dispose

of an account with the right to sign payment documents, the authenticity of signatures is confirmed upon notarization or apostille (legalization) of documents.

When opening bank accounts with the National Bank, a notarized document with sample signatures is submitted.

**Footnote. Paragraph 53 - as amended by the Resolution of the Board of the National Bank of the Republic of Kazakhstan dated November 22, 2021 № 99 (shall be enforced ten calendar days after the day of its first official publication).**

54. In case of temporary granting by the customer of the right to sign to another (other) person (persons), a temporary document shall be drawn up with the corresponding specimen of signatures in the manner specified by this Section.

54-1. When transferring enforcement proceedings in the manner prescribed by the Law of the Republic of Kazakhstan “On Enforcement Proceedings and the Status of Enforcement Bailiffs”, a private enforcement agent to whom enforcement proceedings have been transferred, for the disposal of money, shall submit a document with the appropriate sample signatures in the manner specified by this paragraph.

**Footnote. The rules are supplemented by paragraph 54-1 in accordance with the Resolution of the Board of the National Bank of the Republic of Kazakhstan dated November 22, 2021 № 99 (shall be enforced ten calendar days after the day of its first official publication).**

55. In the event of a renaming of a legal entity, loss or deterioration of a seal, it is allowed to provide the customer with the necessary time for manufacture of a new seal. During the period of making a seal, the bank and the customer establish the procedure for processing payment documents without the customer’s seal in accordance with the banking service contract.

56. The required number of copies of documents with specimen of signatures submitted by the customer shall be determined by the bank.

One of the copies shall be constantly kept by the bank’s operational employee, the other in the bank’s customer’s file. The remaining copies shall be stored in the manner prescribed by the bank. The provision of this part does not apply to cases where the customer’s case in the bank shall be formed in electronic form and an electronic file shall be kept.

**Footnote. Paragraph 56 as amended by the Decree of the Board of the National Bank of the Republic of Kazakhstan dated 27.08.2018 № 182 (shall be enforced upon expiry of ten calendar days after the day its first official publication).**

57. When replacing at least one specimen of signature or specimen of seal impression, a new document with specimen of signatures shall be submitted to the bank, drawn up in the manner specified in this Section.

**Footnote. Paragraph 57 is in the wording of Decree of the Board of the National Bank of the Republic of Kazakhstan dated 27.08.2018 № 182 (shall be enforced upon expiry of ten calendar days after the day its first official publication).**

58. It is allowed to draw up a document with specimen of signatures, consisting of documents drawn up for each authorized person individually or for several authorized persons, provided that the customer submits a written application to the bank to accept such documents as one document with specimen of signatures.

**Footnote. Paragraph 58 is in the wording of Decree of the Board of the National Bank of the Republic of Kazakhstan dated 27.08.2018 № 182 (shall be enforced upon expiry of ten calendar days after the day its first official publication).**

59. Bank statements shall be issued by the bank in accordance with the banking service contract. It is allowed to provide a bank with a service for transfer (delivery) to a customer of a bank account statement electronically or on purpose, if this is provided by the banking service contract.

60. When a bank maintains bank accounts of clients transferred to it by another bank in cases stipulated by Articles 60-1, 61-2, 61-11 and 61-12 of the Law of the Republic of Kazakhstan “On banks and banking activity in the Republic of Kazakhstan” (hereinafter referred to as the Law on banks and banking activity), the bank shall assign new individual identification codes to the specified bank accounts and shall notify the tax authorities in accordance with the procedure determined by the subparagraph 1) of the first paragraph on of Article 24 of the Tax Code.

**Footnote. Paragraph 60 - in the wording of the resolution of the Board of the National Bank of the Republic of Kazakhstan dated 23.09.2024 № 58 (to be enacted upon expiration of ten calendar days after the day of its first official publication).**

61. Suspension of debit operations on bank accounts or seizure of money on the bank account shall be carried out in accordance with Article 740 of the Civil Code, Article 125 of the Code of the Republic of Kazakhstan “On customs regulation in the Republic of Kazakhstan”, Article 161 of the Criminal Procedure Code of the Republic of Kazakhstan, Article 156 of the Civil Procedure Code of the Republic of Kazakhstan, Article 118 of the Tax Code, Article 51 of the Law on banks and banking activity, Article 13 of the AML/CFT Law, Articles 32, 62, 123 of the Law of the Republic of Kazakhstan, “On enforcement proceedings and status of court enforcement officers”, paragraph 11 of Article 27 of the Law on payments and payment systems on the basis of decisions and (or) orders of authorized state bodies or officials on suspension of debit transactions on the client's bank account or acts on seizure of money on the client's bank account.

**Footnote. Paragraph 61 - in the wording of the resolution of the Board of the National Bank of the Republic of Kazakhstan dated 23.09.2024 № 58 (shall enter into force upon expiry of ten calendar days after the day of its first official publication).**

62. Upon receipt by the bank of a decision and (or) order of authorized state authority or official on suspension of expenditure operations on a customer's bank account, the bank shall verify the compliance of bank and its customer details with the details specified in the decision and (or) order of authorized state authority or official persons on suspension of

expenditure operations on a customer's bank account, after which they suspend expenditure operations on a customer's bank account.

63. The bank returns the decision and (or) order of the authorized state body or official on the suspension of debit transactions on the client's bank account to the relevant authorized state body or official without execution on one of the following grounds:

1) in case of non-compliance of the details of the bank and its client with the details specified in the decision and (or) order of the authorized state body or official on the suspension of debit transactions on the client's bank account, in accordance with the Rules for making non-cash payments and (or) money transfers in the territory of the Republic of Kazakhstan, approved by the Resolution of the Board of the National Bank of the Republic of Kazakhstan dated August 31, 2016 № 208, registered in the Register of State Registration of Regulatory Legal Acts under № 14419 (hereinafter referred to as the Rules for Making Non-Cash Payments), except for cases of their inconsistency with the details specified in previously submitted decisions and (or) orders of the authorized state body or official on the suspension of debit transactions on the client's bank account in the cases provided for in Articles 60-1, 61-2, 61-11 and 61-12 of the Law on Banks and Banking Activity;

2) if the order of the state revenue authority to suspend debit transactions on the client's bank accounts is executed and submitted in a form that does not comply with the order of the Minister of Finance of the Republic of Kazakhstan dated February 8, 2018 № 145 "On approval of order forms", registered in the Register of State Registration of Regulatory Legal Acts under № 16533;

3) if the order of the authorized body or its territorial bodies on the suspension of debit transactions on the current account of a private enforcement agent intended for storing recovered amounts in favor of collectors is executed in a form that does not comply with the order of the Minister of Justice of the Republic of Kazakhstan dated September 14, 2020 № of the Rules for the Suspension of Debit Transactions on a Current Account Designed for the Storage of Collected Amounts in Favor of Claimants, a Private Enforcement Executor whose License Has Been Suspended or Terminated, or Whose License Has Been Revoked, and Has Also Been Excluded from Members of the Republican Chamber and Order Forms, registered in the Register of State Registration of Regulatory legal acts under № 21209;

4) in case if the decision and (or) order of the authorized state body or official on suspension of debit transactions is submitted to the bank account of the client, on which suspension of debit transactions is not allowed in accordance with the second part of paragraph 11 of Article 27 of the Law on payments and payment systems.

5) if the decision and (or) order of the authorized state body or official on the suspension of debit transactions on the client's bank account is presented to the current account of a private enforcement agent intended for storing recovered amounts in favor of collectors.

The provision of subparagraph 5) of paragraph 63 of the Rules does not apply to orders of authorized bodies in the field of enforcement of executive documents, its territorial bodies, on

the suspension of debit transactions on a current account intended for storing recovered amounts in favor of recoverers, a private enforcement agent whose license has been suspended or terminated or whose license was revoked.

**Footnote. Paragraph 63 - as amended by Resolution of the Board of the National Bank of the Republic of Kazakhstan dated 28.02.2022 № 10 (effective ten calendar days after the date of its first official publication); as amended by the Resolution of the Board of the National Bank of the Republic of Kazakhstan dated 27.03.2023 № 16 (shall be enforced ten calendar days after the date of its first official publication); 23.09.2024 № 58 (shall enter into force upon expiry of ten calendar days after the date of its first official publication).**

## **Section 2. Notary Deposit Management**

64. The issuance of money from a notary deposit shall be carried out in the manner prescribed by the Rules and (or) the bank account contract:

- 1) to an individual - in cash or by transferring money to the bank account of the depositor;
- 2) to a legal entity - by transferring money from a notary deposit to a bank account of a depositor.

65. Cash withdrawal from a notary's deposit shall be made by the bank to the depositor on the basis of a notary's statement containing surname, name, patronymic (if any), date of birth of the individual depositor, amount of money to be paid to the depositor, individual identification code of the notary deposit.

66. The transfer of money from a notary's deposit shall be made by the bank to the depositor on the basis of a notary's application containing surname, name, patronymic (if any) of the individual depositor or name of legal entity depositor and its instructions submitted to the bank in the manner determined by the Rules for cashless payments.

67. To issue or transfer money from a notary deposit, the depositor shall submit a notary application and the following documents to the bank:

- 1) a copy of a document confirming the payment of money by the debtor to a notary's deposit;
- 2) when issuing cash from a notary's deposit, a statement by the depositor on issue of money, the signature on which is notarized by the notary who opened the deposit, indicating the details of the identity document of the individual depositor and name of the document confirming the depositor's right to receive money from a notary deposit, and an identity document of an individual depositor;
- 3) when transferring money from a notary's deposit - a copy of an identity document for an individual depositor, or a document confirming the state registration (re-registration) for a legal entity depositor.

68. A refund to a person who has made it on a deposit in the name of a notary shall be made by the bank on the basis of a court decision that has entered into legal force or a

statement by a notary containing surname, name, patronymic (if any), date of birth of the individual debtor or name of legal entity debtor with application of:

- 1) a copy of receipt of the debtor's contribution of money to a notary's deposit;
- 2) statements on consent of person in whose favor the money (depositor) was made to return the money to the person who made them the deposit (debtor), the authenticity of signature on which shall be notarized by a notary;
- 3) statements of the debtor on return of money to him, the authenticity of the signature on which shall be notarized by a notary.

69. In cases of suspension or termination of a notary's license, money deposited on a notary's deposit, on the basis of a joint decision of the territorial justice authority and the notarial chamber, shall be transferred to a deposit of another notary specified in a joint decision of the territorial justice authority and the notarial chamber, and the notary's deposit shall be closed by the bank.

70. Documents establishing the debtor's debt to creditors, as well as documents confirming that the debtor paid money to the notary's deposit, shall be transferred to the notary determined in a joint decision of the territorial justice authority and the notary's chamber.

71. A notary determined by a joint decision of the territorial justice authority and the notarial chamber shall submit a payment order to the bank for money transfer and attach a joint decision of the territorial justice authority and the notarial chamber.

#### **Chapter 4. Closing bank accounts**

72. Closure of a bank account shall be made:

- 1) on the client's application at any time, unless otherwise provided by the banking service agreement and (or) the Law on Payments and Payment Systems, Article 5-1 of the Law of the Republic of Kazakhstan "On Concessions", Article 13 of the Law of the Republic of Kazakhstan "On Rehabilitation and Bankruptcy", Article 12-1 of the Law of the Republic of Kazakhstan "On public-private partnership";
- 2) independently by the bank in cases of termination or refusal to execute a bank account agreement or a bank deposit agreement as prescribed by Article 29 of the Law on Payments and Payment Systems.

**Footnote. Paragraph 72 - as amended by the Resolution of the Board of the National Bank of the Republic of Kazakhstan dated 17.09.2022 № 84 (shall be enforced ten calendar days after the date of its first official publication).**

73. When closing a bank account, the money remaining in the customer's bank account shall be issued to the customer or, upon his instruction, shall be transferred to another bank account in accordance with the banking service contract.

74. Upon closing the customer's bank account, the bank shall cancel the individual identification code.



If the bank account contract shall not be concluded in the case provided for part three of Paragraph 1 of Article 27 of the Law on Payments and Payment Systems, the bank will cancel the individual identification code within the time period established by the bank's internal rules.

Footnote. Paragraph 74 is in the wording of the Decree of the Board of the National Bank of the Republic of Kazakhstan dated 22.12.2017 № 248 (shall be enforced upon expiry of ten calendar days after the day its first official publication); as amended by the Decree of the Board of the National Bank of the Republic of Kazakhstan dated 27.08.2018 № 182 (shall be enforced upon expiry of ten calendar days after the day its first official publication).

75. In the customer's case, the reason for closing the bank account shall be indicated.

76. It is not allowed to close a bank account if:

1) unfulfilled requirements for a bank account, including decisions and (or) orders of authorized state authorities or officials on suspension of expenditure operations on a customer's bank account, as well as acts on seizure of money on the customer's bank account, except for cases of closing bank account due to:

liquidation or reorganization of a customer legal entity;

lack of money in bank account of an individual or legal entity for more than one year;

liquidation of bank in which the customer's bank account shall be opened;

reorganization of the bank in which the customer's bank account shall be opened, in case of deprivation of a license to open and manage bank accounts of individuals and legal entities ;

voluntary reorganization of the bank in the form of conversion to the Islamic bank in the manner prescribed by the Law on Banks and Banking Activities;

2) unfulfilled requirements under a currency contract providing for export (import) submitted by the customer to the bank in accordance with the currency legislation of the Republic of Kazakhstan, except for cases when the bank account shall be closed:

in connection with the liquidation or reorganization of the customer legal entity;

in accordance with the Law on CLPFT and (or) international treaties ratified by the Republic of Kazakhstan.

77. When closing a client's bank account, the bank shall notify the state revenue authorities in the manner, cases and terms referred to in subparagraph 6) of the first part of Article 24 of the Tax Code.

Footnote. Paragraph 77 - as amended by the Resolution of the Board of the National Bank of the Republic of Kazakhstan dated 17.09.2022 № 84 (shall be enforced ten calendar days after the date of its first official publication).

78. Closing a temporary savings account shall be carried out by the bank in the manner prescribed by this Chapter.

79. Closing the bank account of a state institution financed from the state budget opened with the bank on the basis of a permit of the central authorized authority for budget execution shall be carried out in case of withdrawal of permit or after its expiration.

Appendix 1  
to the Rules for opening,  
maintaining and closing customer  
bank accounts

### **Unified bank account number structure**

**Footnote. Appendix 1 - as amended by the Resolution of the Board of the National Bank of the Republic of Kazakhstan dated November 30, 2020 № 139 (shall be enforced from December 16, 2020).**

1. The unified structure of the bank account number of a bank client, a branch of a non-resident bank of the Republic of Kazakhstan has a fixed length of twenty digits KZCCBBBXXXXXXXXXXXX, where:

1) the first and second digits - the code of the Republic of Kazakhstan. The international code KZ is used;

2) the third and fourth categories - a control category designed to control, ensure the reliability of the bank account number of a bank client of a bank, a branch of a non-resident bank of the Republic of Kazakhstan and the correctness of its indication in payment and other documents of a bank, a branch of a non-resident bank of the Republic of Kazakhstan;

3) fifth, sixth and seventh digits - code of a bank, branch of a non-resident bank of the Republic of Kazakhstan. The code of a bank, a branch of a non-resident bank of the Republic of Kazakhstan is assigned by the National Bank of the Republic of Kazakhstan;

4) digits from the eighth to the twentieth - the intra-bank number of the bank account of the client of the bank, a branch of a non-resident bank of the Republic of Kazakhstan, which is unique in the information (operational and other) system of one bank, a branch of a non-resident bank of the Republic of Kazakhstan and provides unambiguous identification of the client of the bank, branch non-resident bank of the Republic of Kazakhstan.

The digits of the intra-bank number of the bank account of a client of a bank, a branch of a non-resident bank of the Republic of Kazakhstan are used at the discretion of the bank, a branch of a non-resident bank of the Republic of Kazakhstan. Free characters are indicated by zeros and are located in unused digits to the left before the number. In the numbering of bank accounts, numeric or alphanumeric characters of the Latin alphabet are used, with the exception of the letters "I", "Q", "O". If there are alphabetic characters in the intra-bank number of the bank account of a bank client, a branch of a non-resident bank of the Republic of Kazakhstan, the check digit is calculated using the table for converting alphabetic characters into digital ones, provided for in this Appendix.

2. In order to simplify the visual perception of the bank account number of a bank client of a bank, a branch of a non-resident bank of the Republic of Kazakhstan, it is allowed to

indicate in payment and other documents on paper the bank account number of a bank client, a branch of a non-resident bank of the Republic of Kazakhstan, consisting of four-digit characters separated by a space, in the following form:

KZSS BBBX XXXX XXXX XXXX.

3. In payment and other documents executed in electronic form, the number of the bank account of a client of a bank, a branch of a non-resident bank of the Republic of Kazakhstan is indicated in the form of a continuous sequence of characters.

Alpha to numeric conversion table

A=10	G=16	N=23	V=31
B=11	H=17	P=25	W=32
C=12	J=19	R=27	X=33
D=13	K=20	S=28	Y=34
E=14	L=21	T=29	Z=35
F=15	M=22	U=30	

Appendix 2  
to the Rules for opening,  
maintaining and closing customer  
bank accounts

### Algorithm for calculating and checking the check digit

**Footnote. Appendix 2 - as amended by the Resolution of the Board of the National Bank of the Republic of Kazakhstan dated November 30, 2020 № 139 (shall be enforced from December 16, 2020).**

1. When calculating the check digit, the international standard (Modulus 97-10, ISO-7064 ) is used, which involves dividing a number by 97, the resulting remainder of the division is subtracted from 98. If the result is a single digit, one leading zero is added.

Example #1.

Calculate the check digit of the bank account of a bank client, a branch of a non-resident bank of the Republic of Kazakhstan KZ CC 123 1234564567891.

Step one: the first four characters are transferred to the end of the bank account number of a bank client, a branch of a non-resident bank of the Republic of Kazakhstan, the country code designation is converted based on the table for converting alphabetic characters into digital characters in accordance with Appendix 1 to the Rules for opening, maintaining and closing customer bank accounts, the second two characters are denoted by zeros. Result:

123 1234564567891 2035 00.

Step two: the number obtained above is divided by 97 and the remainder of the division is 43.

Step three:  $98-43=55$ .

The check digit is 55.

Client's bank account number KZ 55 123 1234564567891.

Example #2.

Calculate the check digit of the client's bank account KZ CC 123 1234565678902.

Step one: the first four characters are transferred to the end of the customer's bank account number, the country code is converted based on the table for converting alphabetic characters into digital characters in accordance with Appendix 1 to the Rules for opening, maintaining and closing customer bank accounts, the second two characters are indicated by zeros. Result: 123 1234565678902 2035 00.

Step two: the number obtained above is divided by 97 and the remainder of the division is 90.

Step three:  $98 - 90 = 8$ .

The check digit is 8, to which the preceding "0" is added.

Client's bank account number KZ 08 123 1234565678902.

2. When checking the correctness of the check digit, the international standard (Modulus 97-10, ISO-7064) is used, which involves finding the remainder of dividing a number by 97.

Applying the table for converting alphabetic characters into digital characters in accordance with Appendix 1 to the Rules for opening, maintaining and closing bank accounts of clients, the remainder of dividing the bank account number by the number 97 is found. If the bank account number is correctly indicated, the remainder is 1 (one).

Example:

Check the check digit in the customer's bank account number.

KZ55 1231 2345 6456 7891

Step one: the first four characters are transferred to the end of the client's bank account number, the country code is converted based on the table for converting alphabetic characters into digital characters in accordance with Appendix 1 to the Rules for opening, maintaining and closing bank accounts of clients:

1231 2345 6456 7891 2035 55.

Step Two: Divide the above number by 97. The result is  $1231234564567891203555/97 = 12693139840906094882.010309278351$ .

From the received number, the whole part is selected without rounding 12693139840906094882.

Step three: The number obtained in the second step is multiplied by 97 and it turns out  $12693139840906094882 * 97 = 1231234564567891203554$ .

Step four: From the number obtained in step one, the number obtained in step three is subtracted. If the result is 1 (one), the check digit is calculated correctly. In this example, the result is  $1231234564567891203555 - 1231234564567891203554 = 1$ . Check digit 55 is correct.

to the Rules for opening,  
maintaining and closing customer  
bank accounts  
The form

**Қол қою үлгілері бар құжат Document with sample signatures**

**Footnote. Appendix 3 - as amended by the Resolution of the Board of the National Bank of the Republic of Kazakhstan dated November 30, 2020 № 139 (shall be enforced from December 16, 2020).**

Банктің, Қазақстан Республикасының бейрезидент банкі филиалының клиенті Client of a bank, branch of a non-resident bank of the Republic of Kazakhstan	<div>_____</div> <div>_____</div> <div>Атауы</div> <div>_____</div> <div>Nomination</div>	Коды Codes	Банктің, Қазақстан Республикасының бейрезидент банкі филиалының белгілеулері Marks of a bank, branch of a non-resident bank of the Republic of Kazakhstan
Банк, Қазақстан Республикасының бейрезидент банкінің филиалы клиентінің орналасқан жері Location of the client of the bank, branch of the non-resident bank of the Republic of Kazakhstan	<div>_____</div> <div>_____</div>		
Телефон Telephone	<div>_____</div> <div>_____</div>		
Банк (банктің филиалы, бөлімшесі), Қазақстан Республикасының бейрезидент банкінің филиалы Bank (branch, subdivision of the bank), branch of a non-resident bank of the Republic of Kazakhstan	<div>_____</div> <div>_____</div> <div>Атауы</div> <div>Nomination</div>		
Банктің (банктің филиалы, бөлімшесі), Қазақстан Республикасының бейрезидент банкі филиалының орналасқан жері Location of the bank (branch, subdivision of the	<div>_____</div> <div>_____</div>		

bank), branch of the non-resident bank of the Republic of Kazakhstan	_____		
Телефон Telephone	_____		
Банктік шоттың түрі Type of bank account	_____		
Клиенттің сәйкестендіру коды Client identification code	_____		
<p>Осы құжатта көрсетілген қол қою және мөр бедері үлгілеріне сәйкес қол қою және мөр бедері клиенттің келісімін талап ететін банктік шот бойынша барлық операцияларды жүзеге асырған кезде міндетті</p> <p>Signatures and seal imprints in accordance with their samples specified in this document are required for all operations on a bank account that require the consent of the client</p>			

Лауызымы Position	Аты-жөні (ол бар болса) Surname, first name, patronymic (if any)	Қол қою үлгісі Signature sample	Мөр бедері үлгісі Print sample
Бірінші қол First signature			
Екінші қол Second signature			

**Сырт жағы**

**Back side**

Үлгілердің түпнұскалығын растайтын тұлғаның аты-жөні (ол бар болса) Surname, name, patronymic (if any) of the person confirming the authenticity of the samples	Үлгілерді растау күні Date of certification of samples	Үлгілердің, мөрдің түпнұскалығын растайтын тұлғаның қолы Signature of the person confirming the authenticity of the samples, seal
--	---	--

Appendix 4  
to the Rules for opening,  
maintaining and closing customer  
bank accounts

**Footnote. The Rules are supplemented by Appendix 4 in accordance with the Decree of the Board of the National Bank of the Republic of Kazakhstan dated 27.08.2018 № 182 (shall be enforced upon expiry of ten calendar days after the day its first official publication); as amended by the Resolution of the Board of the National Bank of the Republic of Kazakhstan dated November 30, 2020 № 139 (shall be enforced from December 16, 2020).**

The form



## Қол қою үлгілері бар құжат Document with sample signatures

Банктің, Қазақстан Республикасының бейрезидент банкі филиалының клиенті Client of a bank, branch of a non-resident bank of the Republic of Kazakhstan	<div>_____</div> <div>_____</div> <div>Атауы</div> <div>_____</div> <div>Nomination</div> <div>_____</div>	Коды Codes	Банктің, Қазақстан Республикасының бейрезидент банкі филиалының белгілеулері Marks of a bank, branch of a non-resident bank of the Republic of Kazakhstan
Банк, Қазақстан Республикасының бейрезидент банкінің филиалы клиентінің орналасқан жері Location of the client of the bank, branch of the non-resident bank of the Republic of Kazakhstan	<div>_____</div> <div>_____</div>		
Телефон Telephone	<div>_____</div> <div>_____</div>		
Банк (банктің филиалы, бөлімшесі), Қазақстан Республикасының бейрезидент банкінің филиалы Bank (branch, subdivision of the bank), branch of a non-resident bank of the Republic of Kazakhstan	<div>_____</div> <div>_____</div> <div>Атауы</div> <div>Nomination</div> <div>_____</div>		
Банктің (банктің филиалы, бөлімшесі), Қазақстан Республикасының бейрезидент банкі филиалының орналасқан жері Location of the bank (branch, subdivision of the bank), branch of the non-resident bank of the Republic of Kazakhstan	<div>_____</div> <div>_____</div> <div>_____</div> <div>_____</div>		
Телефон Telephone	<div>_____</div> <div>_____</div>		
Банктік шоттың түрі Type of bank account	<div>_____</div> <div>_____</div>		
Клиенттің сәйкестендіру коды Client identification code	<div>_____</div> <div>_____</div>		

<p>Осы құжатта көрсетілген қол қою және мөр бедері үлгілеріне сәйкес қол қою және мөр бедері клиенттің келісімін талап ететін банктік шот бойынша барлық операцияларды жүзеге асырған кезде міндетті</p> <p>Signatures and seal imprints in accordance with their samples specified in this document are required for all operations on a bank account that require the consent of the client</p>		
---	--	--

Лауызымы Position	Аты-жөні (ол бар болса) Surname, first name, patronymic (if any)	Қол қою үлгісі Signature sample	Мөр бедері үлгісі Print sample
Бірінші қол First signature			
Екінші қол Second signature			

Сырт жағы

Back side

<p>Үлгілердің түпнұсқалығын растайтын тұлғаның аты-жөні (ол бар болса) Surname, name, patronymic (if any) of the person confirming the authenticity of the samples</p>	<p>Үлгілерді растау күні Date of certification of samples</p>	<p>Үлгілердің, мөрдің түпнұсқалылығын растайтын тұлғаның қолы Signature of the person confirming the authenticity of the samples, seal</p>
--	---	--

Appendix  
to the Decree of the Board  
of the National Bank of the  
Republic of Kazakhstan  
dated August 31, 2016 № 207

**The list of some Decrees of the Board of the National Bank of the Republic of Kazakhstan, as well as the structural elements of some Decrees of the Board of the National Bank of the Republic of Kazakhstan, which are recognized as invalid**

1. Decree of the Board of the National Bank of the Republic of Kazakhstan dated June 2, 2000 № 266 “On approval of the Rules for opening, managing and closing customer bank accounts in banks of the Republic of Kazakhstan” (registered in the Register of State Registration of Regulatory Legal Acts under № 1199, published in 2000 in Bulletin of Regulatory Legal Acts of the central executive and other state authorities of the Republic of Kazakhstan № 9).

2. Decree of the Board of the National Bank of the Republic of Kazakhstan dated October 8, 2001 № 382 “On approval of amendments to the Instruction on the procedure for opening, managing and closing customer bank accounts in banks of the Republic of Kazakhstan, approved by Decree of the Board of the National Bank of the Republic of Kazakhstan dated

June 2, 2000 № 266 "(Registered in the Register of State Registration of Regulatory Legal Acts under № 1675, published in 2001 in the Bulletin of Regulatory Legal Acts of the central executive and other state authorities of the Republic of Kazakhstan № 40-41).

3. Decree of the Board of the National Bank of the Republic of Kazakhstan dated March 21, 2003 № 90 "On Amendments and Additions to the Decree of the Board of the National Bank of the Republic of Kazakhstan dated June 2, 2000 № 266 "On Approval of the Instructions on the Procedure for Opening, Managing and Closing Customer Bank Accounts in banks of the Republic of Kazakhstan", registered with the Ministry of Justice of the Republic of Kazakhstan under № 1199" (registered in the Register of State Registration of Regulatory Legal Acts under № 2244, published on June 6, 2003 in the newspaper "Kazakhstanskaya Pravda" № 163-164 (24103-24104).

4. Paragraph 5 of Decree of the Board of the National Bank of the Republic of Kazakhstan dated April 21, 2003 № 140 "On recognition of bank certificates of deposit by securities and amendments to the Decree of the Board of the National Bank of the Republic of Kazakhstan dated June 2, 2000 № 266" "On approval of the Instructions on the procedure for opening, managing and closing customer bank accounts with banks of the Republic of Kazakhstan", registered with the Ministry of Justice of the Republic of Kazakhstan under № 1199" (registered in the Register of State Registration of Regulatory Legal Acts under № 2343).

5. Decree of the Board of the National Bank of the Republic of Kazakhstan dated January 24, 2006 № 2 "On Amendments and Additions to the Decree of the Board of the National Bank of the Republic of Kazakhstan dated June 2, 2000 № 266 "On Approval of the Instructions on the Procedure for Opening, Managing and Closing Customer Bank Accounts in banks of the Republic of Kazakhstan" (registered in the Register of State Registration of Regulatory Legal Acts under № 4094, published March 10, 2006 in the newspaper "Yuridicheskaya Gazeta" № 42-43 (1022-1023).

6. Decree of the Board of the National Bank of the Republic of Kazakhstan dated January 18, 2007 № 2 "On Amendments and Additions to the Decree of the Board of the National Bank of the Republic of Kazakhstan dated June 2, 2000 № 266 "On Approval of the Rules for Opening, Managing and Closing Customer Bank Accounts in Banks of the Republic Kazakhstan" (registered in the Register of State Registration of Regulatory Legal Acts under № 4534, published February 16, 2007 in the newspaper "Yuridicheskaya Gazeta" № 25 (1228 ).

7. Paragraph 4 of the List of Regulatory Legal Acts of the National Bank of the Republic of Kazakhstan, which is amended as Appendix to the Decree of the Board of the National Bank of the Republic of Kazakhstan dated July 20, 2007 № 76 "On Amending Certain Regulatory Legal Acts of the National Bank of the Republic of Kazakhstan on Identification

Number Issues” (registered in the Register of State Registration of Regulatory Legal Acts under № 4880, published on September 5, 2007 in the newspaper “Yuridicheskaya Gazeta” № 135 (1338).

8. Decree of the Board of the National Bank of the Republic of Kazakhstan dated October 24, 2007 № 123 “On Amendments to the Decree of the Board of the National Bank of the Republic of Kazakhstan dated June 2, 2000 № 266 “On Approval of the Rules for Opening, Managing and Closing Customer Bank Accounts in Banks of the Republic of Kazakhstan” (registered in the Register of State Registration of Regulatory Legal Acts under № 5128, published on February 19, 2008 in the newspaper “Yuridicheskaya Gazeta” № 25 (1425).

9. Decree of the Board of the National Bank of the Republic of Kazakhstan dated June 23, 2008 № 49 “On Amendments and Additions to the Decree of the Board of the National Bank of the Republic of Kazakhstan dated June 2, 2000 № 266 “On approval of the Rules for opening, managing and closing customer bank accounts in banks of the Republic Kazakhstan” (registered in the Register of State Registration of Regulatory Legal Acts under № 5272, published on August 26, 2008 in the newspaper “Yuridicheskaya Gazeta” № 129 (1529).

10. Decree of the Board of the National Bank of the Republic of Kazakhstan dated July 9, 2009 № 60 “On amendments and additions to the resolution of the Board of the National Bank of the Republic of Kazakhstan dated June 2, 2000 № 266“ On approval of the Rules for opening, managing and closing customer bank accounts in banks of the Republic Kazakhstan” (registered in the Register of State Registration of Regulatory Legal Acts under № 5754, published on September 4, 2009 in the newspaper “Yuridicheskaya Gazeta” № 134 (1731).

11. Paragraph 5 of the List of Decrees of the Board of the National Bank of the Republic of Kazakhstan, as amended and supplemented, which is an Appendix to Decree of the Board of the National Bank of the Republic of Kazakhstan dated August 24, 2009 № 85 “On Amendments and Additions to some Decrees of the Board of the National Bank of the Republic of Kazakhstan” (registered in the Register of State Registration of Regulatory Legal Acts under № 5806, published on October 30, 2009 in the newspaper “Yuridicheskaya Gazeta” № 166 (1763).

12. Paragraph 3 of the List of Decrees of the Board of the National Bank of the Republic of Kazakhstan, as amended and supplemented, which is an appendix to Decree of the Board of the National Bank of the Republic of Kazakhstan dated September 25, 2009 № 91 “On Amendments and Additions to Some Decrees of the Board of the National Bank of Kazakhstan on issues for transition to the new structure of the bank account number of bank customer and bank identification code” (registered in the Register of State Registration of Regulatory Legal Acts under № 5852, published on December 4, 2009 in the newspaper “Yuridicheskaya Gazeta” № 186 (1783).

13. Paragraph 4 of the List of Regulatory Legal Acts of the National Bank of the Republic of Kazakhstan, as amended and supplemented, which is an appendix to Decree of the National Bank of the Republic of Kazakhstan Board dated August 20, 2010 № 76 “On

Amendments and Additions to Some Regulatory Legal Acts of the National Bank of the Republic Kazakhstan on Identification Numbers” (registered in the Register of State Registration of Regulatory Legal Acts under № 6534, published on November 4, 2010 in the newspaper “Kazakhstanskaya Pravda” № 292 (26353).

14. Decree of the Board of the National Bank of the Republic of Kazakhstan dated March 25, 2011 № 24 “On Amendments to Some Decree of the Board of the National Bank of the Republic of Kazakhstan On the Issues of Making Payments and Money Transfers and Opening and Managing Bank Accounts” (registered in the Register of State Registration of Regulatory Legal Acts under № 6946, published on May 28, 2011 in the newspaper “Kazakhstanskaya Pravda” № 170-171 (26591-26592).

15. Paragraph 3 of the List of Regulatory Legal Acts of the National Bank of the Republic of Kazakhstan, as amended, which is Appendix 1 to Decree of the Board of the National Bank of the Republic of Kazakhstan dated July 1, 2011 № 65 “On Amending Some Regulatory Legal Acts of the National Bank of the Republic of Kazakhstan on Issues of Identification Numbers” (registered in the Register of State Registration of Regulatory Legal Acts under № 7122, published on September 15, 2011 in the newspaper “Kazakhstanskaya Pravda” № 133 (2123).

16. Decree of the Board of the National Bank of the Republic of Kazakhstan dated September 30, 2011 № 132 “On Amendments and Additions to the Decree of the Board of the National Bank of the Republic of Kazakhstan dated June 2, 2000 № 266 “On approval of the Rules for opening, managing and closing customer bank accounts in banks of the Republic Kazakhstan” (registered in the Register of State Registration of Regulatory Legal Acts under № 7333, published on April 14, 2012 in the newspaper “Kazakhstanskaya Pravda” № 102-103 (26921-26922).

17. Paragraph 4 of Amendments to Some Regulatory Legal Acts of the National Bank of the Republic of Kazakhstan On Identification Numbers, which is Appendix 1 to the Decree of the Board of the National Bank of the Republic of Kazakhstan dated March 26, 2012 № 108 “On Amendments to Some Regulatory Legal Acts of the National Bank of the Republic Kazakhstan on Identification Numbers” (registered in the Register of State Registration of Regulatory Legal Acts under № 7625, published on September 6, 2012 in the newspaper “Kazakhstanskaya Pravda” № 299-300 (27118-27119).

18. Paragraph 2 and 4 of the List of Regulatory Legal Acts of the Republic of Kazakhstan On Opening, Managing and Closing Bank Accounts, Making Payments and Money Transfers, as Amended and Supplemented, which is Appendix 1 to the Decree of the Board of the National Bank of the Republic of Kazakhstan dated August 24, 2012 № 266 “On Amendments and Additions to Some Regulatory Legal Acts of the National Bank of the Republic of Kazakhstan on the Issues of Opening, Managing and Closing Bank Accounts, Making Payments and Money Transfers, as well as Recognizing Some Regulatory Legal Acts of the National Bank of the Republic of Kazakhstan Invalid” (registered in the Register of

State Registration of Regulatory Legal Acts under № 7992, published on December 5, 2012 in the newspaper “Kazakhstanskaya Pravda” № 421-422 (27240-27241).

19. Paragraph 2 of the List of Regulatory Legal Acts of the Republic of Kazakhstan, as amended by the Decree of the Board of the National Bank of the Republic of Kazakhstan dated April 26, 2013 № 110 “On amendments to Some Regulatory Legal Acts of the Republic of Kazakhstan” (registered in the Register of State Registration of Regulatory Legal Acts under № 8505, published on August 6, 2013 in the newspaper “Yuridicheskaya Gazeta” № 115 (2490).

20. Paragraph 3 of the List of Regulatory Legal Acts On the Issues of Making Payments and Money Transfers, which is Amended and Supplemented, which is the Appendix to Decree of the Board of the National Bank of the Republic of Kazakhstan dated April 26, 2013 № 117 “On Amendments and Additions to Some Regulatory Legal Acts On Issues of Payments and Money Transfers” (registered in the Register of State Registration of Regulatory Legal Acts under № 8513, published on July 23, 2013 in the newspaper “Yuridicheskaya Gazeta” № 107 (2482).

21. Decree of the Board of the National Bank of the Republic of Kazakhstan dated April 23, 2014 № 62 “On Amendments and Additions to the Decree of the Board of the National Bank of the Republic of Kazakhstan dated June 2, 2000 № 266 “On approval of the Rules for opening, managing and closing customer bank accounts in banks of the Republic Kazakhstan” (registered in the Register of State Registration of Regulatory Legal Acts under № 9600, published on August 12, 2014 in the Legal Information System “Adilet” of the Republican State Enterprise on the Right of Economic Use “Republican Legal Information Center of the Ministry of Justice of the Republic of Kazakhstan”).

22. Paragraph 1 of the List of Regulatory Legal Acts of the Republic of Kazakhstan On Regulation, Control and Supervision of Financial Market and Financial Organizations, as amended and supplemented, approved by the Decree of the Board of the National Bank of the Republic of Kazakhstan dated July 16, 2014 № 150 “On Amendments and Additions to Some Regulatory Legal Acts of the Republic of Kazakhstan On Issues of Regulation, Control and Supervision of Financial Market and Financial Organizations” (registered in the Register of State Registration of Regulatory Legal Acts under № 9715, published on October 3, 2014 in the in the Legal Information System “Adilet” of the Republican State Enterprise on the Right of Economic Use "Republican Legal Information Center of the Ministry of Justice of the Republic of Kazakhstan").

23. Paragraph 3 of the List of Regulatory Legal Acts of the Republic of Kazakhstan, as amended and supplemented, approved by Decree of the Board of the National Bank of the Republic of Kazakhstan dated August 27, 2014 № 168 “On Amendments and Additions to Some Regulatory Legal Acts of the Republic of Kazakhstan” (registered in the Register of State Registration of Regulatory Legal Acts under № 9796, published on November 12, 2014 in the Legal Information System “Adilet” of the Republican State Enterprise on the Right of



Economic Use “Republican Legal Information Center of the Ministry of Justice of the Republic of Kazakhstan”).

24. Paragraph 1 of the List of Regulatory Legal Acts of the National Bank of the Republic of Kazakhstan, as amended and supplemented, which is Appendix 1 to Decree of the National Bank of the Republic of Kazakhstan dated October 22, 2014 № 200 “On Amendments and Additions to Some Regulatory Legal Acts of the National Bank of the Republic of Kazakhstan On the Issues of Making Payments and Money Transfers, the Procedure for Opening, Managing and Closing Bank Accounts” (registered in the Register of State Registration of Regulatory Legal Acts under № 9943, published on December 30, 2014 in the Legal Information System “Adilet” of the Republican State Enterprise on the Right of Economic Use “Republican Legal Information Center of the Ministry of Justice of the Republic of Kazakhstan”).

25. Paragraph 3 of the List of Regulatory Legal Acts of the Republic of Kazakhstan On the Issues of Radically Improving the Conditions for Entrepreneurial Activity in the Republic of Kazakhstan, as amended, which is the Appendix to Decree of the Board of the National Bank of the Republic of Kazakhstan dated February 25, 2015 № 28 “On Amendments to Some Regulatory Legal Acts of the Republic of Kazakhstan On the Issues of Radically Improving the Conditions for Entrepreneurial Activity in the Republic of Kazakhstan” (registered in the Register of State Registration of Regulatory Legal Acts under № 10715, published on May 6, 2015 in the Legal Information System “Adilet” of the Republican State Enterprise on the Right of Economic Use “Republican Legal Information Center of the Ministry of Justice of the Republic of Kazakhstan”).

26. Paragraph 3 of the List of Regulatory Legal Acts of the National Bank of the Republic of Kazakhstan On Issues of Payments and Money Transfers and Managing Bank Accounts, as amended, which is the Appendix to Decree of the National Bank of the Republic of Kazakhstan dated May 8, 2015 № 72 “On Amendments to Some Regulatory Legal Acts of the National Bank of the Republic of Kazakhstan On Issues of Payments and Money Transfers and Managing Bank Accounts” (registered in the Register of State Registration of Regulatory Legal Acts № 11163, published on June 2, 2015 in the Legal Information System “Adilet” of the Republican State Enterprise on the Right of Economic Use "Republican Legal Information Center of the Ministry of Justice of the Republic of Kazakhstan").

27. Paragraph 1 of the List of Regulatory Legal Acts of the National Bank of the Republic of Kazakhstan On Issues of Payments and Money Transfers and Managing Bank Accounts, as amended, which is the Appendix to the Decree of the Board of the National Bank of the Republic of Kazakhstan dated January 28, 2016 № 32 “On Amendments to Some Regulatory Legal Acts of the National Bank of the Republic of Kazakhstan On Issues of Payments and Money Transfers and Managing Bank Accounts” (registered in the Register of State Registration of Regulatory Legal Acts under № 13304, published on March 14, 2016 in the Legal Information System “Adilet” of the Republican State Enterprise on the Right of

Economic Use "Republican Legal Information Center of the Ministry of Justice of the Republic of Kazakhstan").

© 2012. «Institute of legislation and legal information of the Republic of Kazakhstan» of the Ministry of Justice of the Republic of Kazakhstan