



## **On approval of the Rules for licensing of microfinance activities, Qualification requirements for microfinance activities and the list of documents confirming compliance with them**

### *Unofficial translation*

Resolution of the Board of the Agency of the Republic of Kazakhstan on regulation and development of the financial market № 108 dated November 23, 2020. Registered in the Ministry of Justice of the Republic of Kazakhstan on December 8, 2020 № 21731.

### **Unofficial translation**

In accordance with subparagraph 4-4) of article 27 of the Law of the Republic of Kazakhstan dated November 26, 2012 "On microfinance activities", paragraph 2 of article 12 of the Law of the Republic of Kazakhstan dated May 16, 2014 "On permits and notifications" and in order to implement the Law of the Republic of Kazakhstan dated July 3, 2020 "On amendments and additions to certain legislative acts of the Republic of Kazakhstan on mortgage loans in foreign currency, improvement of regulation of entities of payment services market, universal declaration and restoration of economic growth", the Board of the Agency of the Republic of Kazakhstan on regulation and development of the financial market

### **RESOLVES:**

#### 1. To approve:

1) the Rules for licensing of microfinance activities in accordance with Appendix 1 to this Resolution;

2) Qualification requirements for implementation of microfinance activities and the list of documents confirming compliance with them, in accordance with Appendix 2 to this Resolution.

#### 2. To declare invalid:

1) Resolution of the Board of the Agency of the Republic of Kazakhstan for regulation and development of the financial market dated March 24, 2020 № 21 "On approval of the Rules for registration of organizations engaged in microfinance activities, including the list of documents submitted for registration, as well as maintaining and deleting from the register of organizations engaged in microfinance activities" (registered in the Register of state registration of regulatory legal acts under № 20163, published on March 25, 2020 in the Reference Control Bank of regulatory legal acts of the Republic of Kazakhstan);

2) paragraph 2 of the Resolution of the Board of the Agency of the Republic of Kazakhstan for regulation and development of the financial market № 55 dated April 30, 2020 "On amending certain regulatory legal acts of the Republic of Kazakhstan on regulating

the activities of organizations engaged in microfinance activities" (registered in the Register of state registration of regulatory legal acts under № 20549, published on April 30, 2020 in the Reference Control Bank of regulatory legal acts of the Republic of Kazakhstan).

3. The Department of banking regulation, in accordance with the procedure established by the legislation of the Republic of Kazakhstan, to ensure:

1) jointly with the Legal Department, state registration of this resolution in the Ministry of Justice of the Republic of Kazakhstan;

2) posting of this resolution on the official Internet resource of the Agency of the Republic of Kazakhstan for regulation and development of the financial market after its official publication;

3) within ten working days after the state registration of this resolution, submission of information to the Legal Department on implementation of the measures provided for in subparagraph 2) of this paragraph.

4. The supervising Deputy Chairman of the Agency of the Republic of Kazakhstan for regulation and development of the financial market is authorized to control the execution of this resolution.

5. This resolution comes into force upon the expiration of twenty one calendar days after the day of its first official publication and applies to legal relations arising from January 1, 2021.

*Chairperson of the Agency of the  
Republic of Kazakhstan for  
regulation and development of the  
financial market*

*M. Abylkasymova*

"AGREED"

Ministry of national economy of the  
Republic of Kazakhstan

" \_\_\_\_\_ " \_\_\_\_\_ 2020

"AGREED"

Ministry of digital development,  
innovations and aero-space industry of the  
Republic of Kazakhstan

Appendix 1  
to the resolution of the  
Board of the Agency of the  
Republic of Kazakhstan  
for regulation and development of  
financial market  
dated November 23, 2020 № 108

**Rules for licensing of microfinance activities Chapter 1. General provisions**

1. These Rules for licensing of microfinance activities (hereinafter referred to as the Rules ) are developed in accordance with the laws of the Republic of Kazakhstan dated July 4, 2003 "On state regulation, control and supervision of the financial market and financial organizations", dated November 26, 2012 "On microfinance activities" (hereinafter - the Law) , dated April 15, 2013 "On public services", dated May 16, 2014 "On permits and notifications" (hereinafter - the Law on permits and notifications) and determine the licensing procedure by the authorized body for regulation, control and supervision of the financial market and financial organizations (hereinafter referred to as the service provider) of microfinance activities carried out by microfinance organizations, credit partnerships and pawnshops (hereinafter referred to as the service recipient).

## **Chapter 2. Procedure for issuing a license to carry out microfinance activities**

2. The list of basic requirements for the provision of public services is given in Appendix 1 to the Rules. When a service recipient sends an application through the portal, the status of acceptance of the request for the provision of public service shall be automatically displayed in the "personal account", indicating the date and time of receipt of the result.

Information about the stage of provision of public services shall be updated automatically in the information system for monitoring the provision of public services.

**Footnote. Paragraph 2 - as amended by the Resolution of the Board of the Agency of the Republic of Kazakhstan for Regulation and Development of the Financial Market № 13 dated 27.04.2023 (shall come into effect upon the expiration of sixty calendar days after the day of its first official publication).**

3. To obtain a license to carry out microfinance activities, the service recipient shall apply to the service provider for a license to carry out microfinance activities in the form in accordance with Appendix 2 to the Rules (hereinafter referred to as the Application for a license) and the documents provided for in paragraph 8 of the List of basic requirements for the provision of public services.

**Footnote. Paragraph 3 - as amended by the Resolution of the Board of the Agency of the Republic of Kazakhstan for Regulation and Development of the Financial Market № 13 dated 27.04.2023 (shall come into effect upon the expiration of sixty calendar days after the day of its first official publication).**

**4. Excluded by Resolution of the Board of the Agency of the Republic of Kazakhstan for Regulation and Development of the Financial Market dated 27.04.2023 № 13 (shall come into effect upon the expiration of sixty calendar days after the day of its first official publication).**

4-1. A major participant (a major shareholder), owning directly or indirectly ten percent or more of the shares in the authorized capital or voting (excluding the preferred) shares of an organization engaged in microfinance activities (hereinafter referred to as the Major participant (major shareholder), shall provide information in accordance with Appendices 2 -1 and 2-2 to the Rules.

**Footnote. The rules are supplemented by paragraph 4-1 in accordance with the resolution of the Board of the Agency of the Republic of Kazakhstan for Regulation and Development of the Financial Market № 13 dated 27.04.2023 (shall come into effect upon the expiration of sixty calendar days after the day of its first official publication).**

5. The service provider receives information from the relevant state information systems through the gateway of "electronic government", specified in the identity documents of an individual - a resident of the Republic of Kazakhstan, confirming the absence of an unexpunged or outstanding criminal record from an individual - a resident of the Republic of Kazakhstan, as well as on state registration (re-registration) of a legal entity.

Documents issued by competent authorities or officials of foreign states are subject to legalization or apostille in accordance with the requirements of the legislation of the Republic of Kazakhstan or international treaties ratified by the Republic of Kazakhstan (except for identity documents of an individual who is a non-resident of the Republic of Kazakhstan). These documents are translated into the Kazakh and Russian languages and are subject to notarial certification in accordance with the legislation of the Republic of Kazakhstan on notaries.

5-1. The service provider shall check the information provided by the service recipient to obtain a license to carry out microfinance activities from open and other sources.

**Footnote. The rules are supplemented by Paragraph 5-1 in accordance with the resolution of the Board of the Agency of the Republic of Kazakhstan for Regulation and Development of the Financial Market dated 27.04.2023 № 13 (shall come into effect upon the expiration of sixty calendar days after the day of its first official publication).**

6. An employee of the service provider authorized to receive and register correspondence, on the day of receipt of the application for a license, accepts, registers and sends it for execution to the structural division of the service provider responsible for provision of a public service (hereinafter referred to as the responsible division).

Upon receipt of the service recipient's application after the end of working hours, on weekends and holidays in accordance with the labor legislation of the Republic of Kazakhstan, the application is accepted on the next working day.

7. An employee of the responsible division, within 2 (two) working days from the date of receipt and registration of the application for a license, verifies the completeness of the submitted documents.

If the fact of incompleteness of the submitted documents is established, the employee of the responsible division within the specified time period sends the service recipient a reasoned refusal to further consider the application.

8. When establishing the completeness of the submitted documents, the employee of the responsible unit, during the period of provision of the public service, shall review the submitted documents for their compliance with the requirements of paragraph 5 of the Rules, subparagraphs 1), 2), 3), 4), 5), 6), 7), 8), 9), 10), 11) and 12) of paragraph 8 of the List of

basic requirements for the provision of public services, prepare and submit for consideration to the authorized person of the service provider a draft order to issue a license to carry out microfinance activities or a reasoned refusal to issue a license to carry out microfinance activities.

If grounds for a refusal to issue a license to carry out microfinance activities are identified, the authorized body shall notify the service recipient of the preliminary decision to refuse to issue a license, as well as the time and place (method) of the hearing to provide the service recipient with the opportunity to express a position on the preliminary decision.

Notice of the hearing shall be sent at least 3 (three) working days before the end of the period for providing the public service. The hearing shall be held no later than 2 (two) working days from the date of notification.

The authorized person of the service provider shall sign a draft order to issue a license to carry out microfinance activities or a reasoned refusal to issue a license to carry out microfinance activities.

**Footnote. Paragraph 8 - as amended by the resolution of the Board of the Agency of the Republic of Kazakhstan for Regulation and Development of the Financial Market dated 27.04.2023 № 13 (shall come into effect sixty calendar days after the day of its first official publication).**

8-1. Within 3 (three) working days following the day the authorized person of the service provider makes the relevant decision, through the service provider's office, the employee of the responsible unit sends the service recipient a notification of the issuance of a license to carry out microfinance activities with an attached license to carry out microfinance activities or a reasoned refusal to issue a license to carry out microfinance activities.

On the portal, a notification of the issuance of a license to carry out microfinance activities with an electronic copy of the license attached or a reasoned refusal to issue a license to carry out microfinance activities is sent to the service recipient's "personal account" in the form of an electronic document certified by an electronic digital signature (hereinafter - EDS) of an authorized person of the service provider.

**Footnote. The Rules are supplemented by paragraph 8-1 in accordance with the Resolution of the Board of the Agency of the Republic of Kazakhstan for Regulation and Development of the Financial Market dated 20.09.2021 № 91 (shall be enforced sixty calendar days after the day of its first official publication).**

9. In the event of a refusal to issue a license to carry out microfinance activities, the service recipient takes measures provided for in paragraph 2 of Article 15 of the Law.

10. The service provider issues to the service recipient a license to carry out microfinance activities in the Kazakh and Russian languages in the form in accordance with Appendix 3 to the Rules.

### **Chapter 3. Procedure for re-issuing, issuing a duplicate, suspension or termination of a license to carry out microfinance activities**

11. Re-issuance of a license to carry out microfinance activities is carried out on the grounds and in the manner established by paragraph 2 of Article 14 of the Law, Articles 33 and 34 of the Law on Permits and Notifications.

**Footnote. Paragraph 11 - as amended by the Resolution of the Board of the Agency of the Republic of Kazakhstan for Regulation and Development of the Financial Market dated 31.03.2021 № 52 (shall be enforced twenty-one calendar days after the day of its first official publication).**

12. When re-issuing a license, the service recipient shall apply to the service provider with an application for re-issuing a license to carry out microfinance activities in the form in accordance with Appendix 4 to the Rules (hereinafter referred to as the Application for re-issuing a license), or with an application for re-issuing a license to carry out microfinance activities in the form in accordance with Appendix 4- 1 to the Rules, when changing the location, entailing an increase in the authorized capital, changing the type of microfinance activity, changing the organizational and legal form (transformation), reorganization in the form of division or allocation of the service recipient electronically through the portal.

**Footnote. Paragraph 12 - as amended by the resolution of the Board of the Agency of the Republic of Kazakhstan for Regulation and Development of the Financial Market dated 27.04.2023 № 13 (shall come into effect upon the expiration of sixty calendar days after the day of its first official publication).**

13. An employee of the service provider, authorized to receive and register correspondence, on the day of receipt of an application for reissuing a license, accepts, registers and sends it for execution to the responsible division.

Upon receipt of the service recipient's application after the end of working hours, on weekends and holidays, according to the labor legislation of the Republic of Kazakhstan, the application is accepted on the next working day.

14. An employee of the responsible division, within 1 (one) working day following the day of registration of the application for reissuance of the license, checks the completeness of the documents submitted.

15. In case of establishing the fact of incompleteness of the submitted documents, the responsible division, within 1 (one) working day following the day of receiving the documents of the service recipient, prepares and sends a reasoned refusal to further consider the application for reissuance of the license.

16. After establishing the fact of the completeness of the submitted documents, the responsible unit, during the period of provision of the public service, reviews the documents for their compliance with the requirements of the legislation of the Republic of Kazakhstan, prepares and sends a draft order for consideration to the authorized person of the service

provider on reissuing a license for microfinance activities or a reasoned refusal to reissue a license for microfinance activities. An authorized person of the service provider signs a draft order on reissuing a license to carry out microfinance activities or a reasoned refusal to reissue a license to carry out microfinance activities.

When grounds for refusal to reissue a license to carry out microfinance activities are identified, the authorized body notifies the service recipient of the preliminary decision to refuse to reissue the license, as well as the time and place (method) of the hearing to provide the service recipient with the opportunity to express a position on the preliminary decision.

Notification of the hearing is sent at least 3 (three) working days before the end of the term for the provision of the public service. The hearing is held no later than 2 (two) working days from the date of notification.

If there are grounds for refusal to reissue a license to carry out microfinance activities, the period for consideration of an application for reissuing a license may be extended by a reasoned decision of the head of the service provider or his deputy for a reasonable period, but not more than 2 (two) months due to the need to establish factual circumstances, important for the correct consideration of the application for reissuance of a license, which is notified to the applicant within 3 (three) working days from the date of extension, in accordance with paragraph 3 of Article 76 of the Administrative Procedure Code of the Republic of Kazakhstan.

**Footnote. Paragraph 16 - as amended by the Resolution of the Board of the Agency of the Republic of Kazakhstan for Regulation and Development of the Financial Market dated 20.09.2021 № 91 (shall be enforced sixty calendar days after the day of its first official publication).**

17. An employee of the responsible department, within 1 (one) working day following the day when the authorized person of the service provider makes the appropriate decision (within the period of provision of public services), sends a notification to the service recipient on the portal about the renewal of the license to carry out microfinance activities with an attachment of an electronic copy of the renewed license or a reasoned refusal to renew the license to carry out microfinance activities to the "personal account" in the form of an electronic document certified by an EDS of an authorized person of the service provider.

**Footnote. Paragraph 17 - as amended by the Resolution of the Board of the Agency of the Republic of Kazakhstan for Regulation and Development of the Financial Market № 13 dated 27.04.2023 (shall come into effect upon the expiration of sixty calendar days after the day of its first official publication).**

18. Upon receipt of an application for the issuance of a duplicate license to carry out microfinance activities (if the previously issued license was issued in paper form), the employee of the service provider authorized to receive and register correspondence, on the

day of receipt of the application for the issuance of a duplicate license to carry out microfinance activities, shall accept it, register and refer for execution to the responsible department.

If a service recipient's application is received after the end of working hours, on weekends and holidays, in accordance with the labor legislation of the Republic of Kazakhstan, the application shall be accepted on the next working day.

The responsible department shall, within 2 (two) working days (within the period of provision of public services), review the submitted documents for their compliance with the requirements of the legislation of the Republic of Kazakhstan, prepare a draft duplicate of the license to carry out microfinance activities (hereinafter referred to as the Duplicate license) or refusal, sign the duplicate license or refusal of the authorized person of the service provider, on the portal send to the service recipient a notification about the issuance of a duplicate license with an attachment of an electronic copy of the duplicate license, or refusal to issue a duplicate license in the "personal account" in the form of an electronic document certified by the digital signature of the authorized person of the service provider.

**Footnote. Paragraph 18 - as amended by the Resolution of the Board of the Agency of the Republic of Kazakhstan for Regulation and Development of the Financial Market № 13 dated 27.04.2023 (shall come into effect upon the expiration of sixty calendar days after the day of its first official publication).**

19. Suspension or revocation of the service recipient's license to carry out microfinance activities is carried out on the grounds provided for in Article 16 of the Law.

20. The decision of the service provider to suspend or revoke the license to carry out microfinance activities is sent for execution to the service recipient within 5 (five) working days from the date of the said decision. Information about the decision made is posted on the service provider's Internet resource.

21. When the service recipient voluntarily applies to the service provider about the termination of the license to carry out microfinance activities, the service recipient submits an application for the termination of the license to carry out microfinance activities in connection with a voluntary appeal to the service provider in the form in accordance with Appendix 5 to the Rules (hereinafter - the application for termination of the license).

22. The following documents shall be attached to the application for termination of the license in electronic form via the portal:

1) decision of the authorized body of the service recipient to voluntarily apply to the service provider to terminate the license to carry out microfinance activities;

2) a letter confirming the fulfillment of all obligations;

3) balance sheet and explanatory note to it, compiled as of the last working day preceding the day the application for termination of the license was sent. The explanatory note to the balance sheet shall disclose information about the creditors of the service recipient (if any) indicating the amounts of accounts payable and the grounds for their occurrence;

4) information confirming the fulfillment of the conditions of paragraph 23 of the Rules.

**Footnote. Paragraph 22 - as amended by the resolution of the Board of the Agency of the Republic of Kazakhstan for Regulation and Development of the Financial Market dated 27.04.2023 № 13 (shall come into effect upon the expiration of sixty calendar days after the day of its first official publication).**

23. Information on the service recipient's voluntary appeal to the service provider about the termination of the license to carry out microfinance activities is published by the service recipient in at least one periodical printed publication in the Kazakh and Russian languages, distributed throughout the territory of the Republic of Kazakhstan, for 60 (sixty) calendar days or more before the date of filing the application for termination of the license to the service provider.

24. The application for termination of the license is considered by the service provider within 30 (thirty) working days from the date of receipt of the documents specified in paragraph 25 of the Rules.

25. A voluntary appeal to the service provider to terminate the license is made when the service recipient meets the following conditions:

- 1) submission of a full package of documents specified in paragraph 22 of the Rules;
- 2) the consignee has no obligations.

**Footnote. Paragraph 25 - as amended by the Resolution of the Board of the Agency of the Republic of Kazakhstan for Regulation and Development of the Financial Market dated 31.03.2021 № 52 (shall be enforced twenty-one calendar days after the day of its first official publication).**

26. If the service recipient fails to comply with the conditions stipulated in paragraph 25 of the Rules, the service provider refuses to terminate the license to carry out microfinance activities. If the service recipient resubmits an application for the termination of the license, the calculation of the period for its consideration by the service provider starts from the day of its re-submission.

27. Not later than 10 (ten) working days from the date of receipt of the service provider's letter about the possibility of termination of the license to carry out microfinance activities, the service recipient returns the original of the license issued in hard copy to the service provider.

Not later than 30 (thirty) working days from the date of receipt of the service provider's letter about the possibility of termination of the license to carry out microfinance activities, the service recipient notifies the service provider of state re-registration in terms of excluding the word "microfinance organization" or the abbreviation "MFO" from the name of the microfinance organization, the name of the credit partnership – the words "Credit partnership", the name of the pawnshop - the word "pawnshop".

## **Chapter 4. Procedure for appealing decisions, actions (inaction) of the service provider and (or) his officials on provision of public services**

28. An appeal against decisions, actions (inaction) of the service provider and (or) his officials on the provision of public services is made in writing by mail or on purpose through the office of the service provider addressed to the head of the service provider or a person replacing him.

A service recipient's complaint on the provision of public services received by the service provider is considered within 5 (five) working days from the date of its registration.

29. The complaint specifies:

- 1) surname, name, patronymic (if any) of the head of the service provider or a person replacing him;
- 2) the full name and location of the service recipient;
- 3) business identification number of the service recipient (branch and representative office );
- 4) the name of the service provider and (or) the last name, first name, patronymic (if any) of the official, whose decision, action (inaction) is (are) appealed;
- 5) the circumstances on which the person filing the complaint bases his claims and evidence;
- 6) the outgoing number and date of filing the complaint;
- 7) a list of documents attached to the complaint.

30. The complaint is signed by the service recipient or a person who is his representative.

31. Confirmation of acceptance of the complaint by the head of the service provider is its registration (stamp, incoming number and date) in the office of the service provider indicating the last name, first name, patronymic (if any), who accepted the complaint, the time and place of receiving a response to the complaint.

32. When contacting through the portal, information on the procedure for appeal is provided by calling the Unified Contact Center: 8-800-080-7777 or 1414.

When sending a complaint through the portal to the service recipient from the "personal account", information about the appeal is available, which is updated during the processing of the appeal by the service provider (notes on delivery, registration, execution, response on consideration or refusal to consider).

33. In case of disagreement with the results of the rendered public service, the service recipient files a complaint to the authorized body for assessment and control over the quality of provision of public services.

The service recipient's complaint received by the authorized body for assessment and control over the quality of provision of public services is considered within 15 (fifteen) working days from the date of its registration.

34. In case of disagreement with the results of the rendered public service, the service recipient applies to the court in the manner prescribed by the legislation of the Republic of Kazakhstan.

Appendix 1  
to the Rules for licensing  
microfinance activities

**List of basic requirements for the provision of public services**

**Footnote. Appendix 1 - as amended by the Resolution of the Board of the Agency of the Republic of Kazakhstan for Regulation and Development of the Financial Market dated 27.04.2023 № 13 (shall come into effect sixty calendar days after the day of its first official publication).**

Name of public service "Issuance of a license to carry out microfinance activities"		
Name of subtypes of public services: 1) obtaining a license; 2) obtaining a duplicate license; 3) renewal of license		
1.	Name of the service provider	Agency of the Republic of Kazakhstan for Regulation and Development of the Financial Market
2.	Methods of providing public services	For all subtypes of public services: "electronic government" web portal www.egov.kz (hereinafter referred to as the Portal)
3.	Duration of provision of public services	From the date of access to the portal: when issuing a license to carry out microfinance activities (hereinafter referred to as the License) - within 30 (thirty) working days; when re-issuing a license - within 3 (three) working days; when re-issuing a license in the event of reorganization of the service recipient in the form of separation or division - no later than 30 (thirty) working days; when issuing a duplicate license - within 2 (two) working days
4.	Form of provision of public services	For all subtypes of public services: electronic (fully automated)
5.	The result of the provision of public services	Notification of the issuance of a license, a duplicate of a license, re-issuance of a license, or a reasoned response to the refusal to provide a public service
		License fees:

<p>6.</p>	<p>The amount of payment collected from the service recipient when providing a public service, and methods of collecting it in cases provided for by the legislation of the Republic of Kazakhstan</p>	<p>1) for issuing a license is 30 (thirty) monthly calculation indices;  2) for renewal of a license is 10 (ten) percent of the rate for issuing a license;  3) for issuing a duplicate license is 100 (one hundred) percent of the rate for issuing a license.  Payment of the license fee shall be carried out in cash or non-cash through second-tier banks, branches of non-resident banks or organizations carrying out certain types of banking operations, in non-cash form through the "electronic government" payment gateway.</p>
<p>7.</p>	<p>Work schedule of the service provider and information objects</p>	<p>1) service provider - from Monday to Friday from 9.00 a.m. to 6.30 p.m. with a lunch break from 1.00 p.m. to 2.30 p.m., except weekends and holidays, in accordance with Articles 80 and 81 of the Labor Code of the Republic of Kazakhstan (hereinafter referred to as the Labor Code) and Articles 3 and 5 of the Law of the Republic of Kazakhstan "On Holidays in the Republic of Kazakhstan" (hereinafter referred to as the Law on Holidays);  the schedule for receiving applications and sending the results of the provision of public services from 9.00 a.m to 5.30 p.m. with a lunch break from 1.00 p.m. to 2.30 p.m.;</p> <p>2) portal - around the clock, except for technical breaks due to repair work (when the service recipient contacts after the end of working hours, on weekends and holidays in accordance with the Labor Code and the Law on Holidays, the application shall be accepted and the results of the provision of public services shall be sent on the next working day).</p>
		<p>When a service recipient applies to obtain a license for the portal:  1) an electronic application for a license to carry out microfinance activities in the form in accordance with Appendix 2 to the Rules;</p>

2) electronic copies of documents confirming payment of the minimum amount of authorized capital.

The following documents shall be submitted as documents confirming payment of the minimum amount of the authorized capital: a document from a second-tier bank (including an extract on the movement of money on the client's bank accounts) , confirming the crediting of money to the bank account as a contribution to the authorized capital of the service recipient, and issued no earlier 30 (thirty) calendar days before the date of application for a license;

3) information on compliance with the minimum amount of equity capital in the form in accordance with Appendix 6 to the Rules (in the form of an electronic copy of the document);

4) an electronic copy of a document confirming payment of the license fee for the right to engage in certain types of activities, except for cases of payment through the "electronic government" payment gateway;

5) an electronic copy of the charter and, if any, a register of participants in a business partnership, or an extract from it issued by a professional participant in the securities market engaged in maintaining a system of registers of securities holders;

6) information about a major participant (major shareholder) who directly or indirectly owns ten or more percent of the shares in the authorized capital or voting (excluding the preferred) shares of the service recipient, which is a legal entity, in accordance with Appendix 2-1 to the Rules, as of date preceding the date of submission of documents, with the following attachment:

information about the first head of the executive body (the person solely performing the functions of the executive body) and the management body (supervisory board, if any) of a major participant (major shareholder

) of the service recipient in the form in accordance with Appendix 2-2 to the Rules;

copies of an identity document of the first head of the executive body (the person solely performing the functions of the executive body) and the management body (supervisory board, if any) of a major participant - a legal entity (for foreigners and stateless persons);

a document confirming information about the absence of the first head of the executive body (the person solely performing the functions of the executive body) and the management body (supervisory board, if any) of a major participant (major shareholder) - a legal entity having an unexpunged or outstanding conviction for crimes in the country of citizenship (for foreigners) or in the country of permanent residence (for stateless persons), issued by a government agency of the country of their citizenship (country of their permanent residence - for stateless persons) or the country where the first head of the executive body (the person solely performing the functions of the executive body) and the body management (supervisory board, if any) of a major participant (major shareholder) - legal entity has resided permanently for the last 15 (fifteen) years. The date of issue of the specified documents shall not exceed 3 (three) months preceding the date of application (except for cases where a different validity period is indicated in the submitted documents). If the legislation of the country whose government agency is authorized to confirm information about the absence of unexpunged or outstanding convictions for crimes does not provide for the issuance of supporting documents to persons in respect of whom the specified information is requested, then the corresponding confirmation shall be sent by letter from the government agency of the country of citizenship (for foreigners) or the country of

permanent residence (for stateless persons) to the authorized body;

7) information about a major participant (major shareholder) who directly or indirectly owns ten or more percent of the shares in the authorized capital or voting (excluding the preferred) shares of the service recipient, who is an individual, in accordance with Appendix 2-2 to the Rules as of the date, preceding the date of submission of documents, with the attachment:

copies of an identity document of a major participant (major shareholder) - an individual (for foreigners and stateless persons);

a document confirming information about the absence of a major participant (major shareholder) - an individual recipient of the service, of an unexpunged or outstanding conviction for crimes in the country of citizenship (for foreigners) or in the country of permanent residence (for stateless persons), issued by a government agency of the country of their citizenship (country their permanent residence - for stateless persons) or the country where a major participant (major shareholder) of the service recipient - an individual - has permanently resided over the past 15 (fifteen) years. The date of issue of the specified documents does not exceed 3 (three) months preceding the date of application (except for cases where a different validity period is indicated in the submitted documents). If the legislation of the country whose government agency is authorized to confirm information about the absence of unexpunged or outstanding convictions for crimes does not provide for the issuance of supporting documents to persons in respect of whom the specified information is requested, then the corresponding confirmation shall be sent by letter from the government agency of the country of citizenship (for foreigners) or the country of

permanent residence (for stateless persons) to the authorized body;

8) information about the managerial employee of the service recipient, in accordance with Appendix 2-3 to the Rules, as of the date preceding the date of submission of documents, with the attachment:

copies of the identity document of the managerial employee (for foreigners and stateless persons);

a document confirming information about the absence of an unexpunged or outstanding conviction for crimes in the country of citizenship (for foreigners) or in the country of permanent residence (for stateless persons) issued by a government agency of the country of their citizenship (the country of their permanent residence - for stateless persons) citizenship) or the country where the senior employee of the service recipient has permanently resided for the last 15 (fifteen) years. The date of issue of the specified documents shall not exceed 3 (three) months preceding the date of application (except for cases where a different validity period is indicated in the submitted documents). If the legislation of the country whose government agency is authorized to confirm information about the absence of unexpunged or outstanding convictions for crimes does not provide for the issuance of supporting documents to persons in respect of whom the specified information is requested, then the corresponding confirmation shall be sent by letter from the government agency of the country of citizenship (for foreigners) or the country of permanent residence (for stateless persons) to the authorized body;

9) information about the system for ensuring the security and technical strength of the pawnshop premises in the form in accordance with Appendix 7 to the Rules (for pawnshops) (in the form of an electronic copy of the document);

10) electronic copies of documents confirming the hiring and (or) appointment (election) of management employees, employees of the internal control service (if any);

11) an electronic copy of the rules for providing microloans;

12) electronic copies of documents confirming that management employees have higher education.

Documents submitted in a foreign language shall be translated into Kazakh and Russian languages and shall be subject to notarization in accordance with subparagraph 9) of paragraph 1 of Article 34, subparagraph 7) of paragraph 1 of Article 36 of the Law of the Republic of Kazakhstan "On Notaries";

13) electronic copies of regulations on branches and representative offices (if any).

When a service recipient applies to obtain a duplicate license (if the previously issued license was issued in paper form) to the portal:

1) an electronic application for the issuance of a duplicate license in any form;

2) an electronic copy of a document confirming payment of the license fee for the right to engage in certain types of activities when issuing a duplicate license, except for cases of payment through the "electronic government" payment gateway.

When a service recipient applies to re-register a license for the portal when changing the name (not entailing a change in the type of microfinance activity, organizational and legal form), location (not entailing an increase in the authorized capital of the organization carrying out microfinance activities), reorganization in the form of a merger or accession:

1) an electronic application for re-issuance of a license to carry out

List of documents and information required from the service recipient for the provision of public services

microfinance activities in the form in accordance with Appendix 4 to the Rules;

2) an electronic copy of the document confirming payment of the license fee for renewal of the license, except for cases of payment through the "electronic government" payment gateway;

3) electronic copies of documents containing information about changes that served as the basis for re-issuing a license, except for documents, information from which is contained in state information systems;

4) information on compliance with the minimum amount of equity capital in the form in accordance with Appendix 6 to the Rules.

When a service recipient applies to re-register a license for the portal in case of a location change (increasing the authorized capital), a change in the type of microfinance activity, a change in the legal form (transformation), reorganization in the form of division or separation:

1) an electronic application for re-issuance of a license to carry out microfinance activities in the form in accordance with Appendix 4-1 to the Rules;

2) electronic copies of documents confirming payment of the minimum amount of authorized capital.

The following documents shall be submitted as documents confirming payment of the minimum amount of the authorized capital: a document from a second-tier bank (including an extract on the movement of money on the client's bank accounts), confirming the crediting of money to the bank account as a contribution to the authorized capital of the service recipient, and issued no earlier 30 (thirty) calendar days before the date of application for a license;

3) information on compliance with the minimum amount of equity capital in the form in accordance with Appendix 6 to the Rules (in the

form of an electronic copy of the document);

4) an electronic copy of the document confirming payment of the license fee for renewal of the license, except for cases of payment through the "electronic government" payment gateway;

5) an electronic copy of the charter and, if any, a register of participants in a business partnership, or an extract from it issued by a professional participant in the securities market engaged in maintaining a system of registers of securities holders;

6) information about a major participant (major shareholder) of the service recipient, which is a legal entity, in accordance with Appendix 2-1 to the Rules, as of the date preceding the date of submission of documents, with the attachment:

information about the first head of the executive body (the person solely performing the functions of the executive body) and the management body (supervisory board, if any) of a major participant (major shareholder) of the service recipient in the form in accordance with Appendix 2-2 to the Rules;

copies of an identity document of the first head of the executive body (the person solely performing the functions of the executive body) and the management body (supervisory board, if any) of a major participant (major shareholder) - a legal entity (for foreigners and stateless persons); a document confirming information about the absence of the first head of the executive body (the person solely performing the functions of the executive body) and the management body (supervisory board, if any) of a major participant (major shareholder) - a legal entity having an unexpunged or outstanding conviction for crimes in the country of citizenship (for foreigners) or in the country of permanent residence (for stateless persons), issued by a government agency of the country of

their citizenship (country of their permanent residence - for stateless persons) or the country where the first head of the executive body (the person solely performing the functions of the executive body) and the body management (supervisory board, if any) of a major participant (major shareholder) - legal entity has resided permanently for the last 15 (fifteen) years. The date of issue of the specified documents shall not exceed 3 (three) months preceding the date of application (except for cases where a different validity period is indicated in the submitted documents). If the legislation of the country whose government agency is authorized to confirm information about the absence of unexpunged or outstanding convictions for crimes does not provide for the issuance of supporting documents to persons in respect of whom the specified information is requested, then the corresponding confirmation shall be sent by letter from the government agency of the country of citizenship (for foreigners) or the country of permanent residence (for stateless persons) to the authorized body;

7) information about a major participant (major shareholder) of the service recipient, who is an individual, in accordance with Appendix 2-2 to the Rules as of the date preceding the date of submission of documents, with the attachment:

copies of an identity document of a major participant (major shareholder) - an individual (for foreigners and stateless persons);

a document confirming information about the absence of a major participant (major shareholder) - an individual recipient of the service, of an unexpunged or outstanding conviction for crimes in the country of citizenship (for foreigners) or in the country of permanent residence (for stateless persons), issued by a government agency of the country of their citizenship (country their

permanent residence - for stateless persons) or the country where a major participant (major shareholder ) of the service recipient - an individual - has permanently resided over the past 15 (fifteen) years. The date of issue of the specified documents shall not exceed 3 (three) months preceding the date of application (except for cases where a different validity period is indicated in the submitted documents). If the legislation of the country whose government agency is authorized to confirm information about the absence of unexpunged or outstanding convictions for crimes does not provide for the issuance of supporting documents to persons in respect of whom the specified information is requested, then the corresponding confirmation shall be sent by letter from the government agency of the country of citizenship ( for foreigners) or the country of permanent residence (for stateless persons) to the authorized body;

8) information about the managerial employee of the service recipient, in accordance with Appendix 2-3 to the Rules as of the date preceding the date of submission of documents, with the attachment:

copies of the identity document of the managerial employee (for foreigners and stateless persons);

a document confirming information about the absence of an unexpunged or outstanding conviction for crimes in the country of citizenship (for foreigners) or in the country of permanent residence (for stateless persons) issued by a government agency of the country of their citizenship (the country of their permanent residence - for stateless persons) citizenship) or the country where the senior employee of the service recipient has permanently resided for the last 15 (fifteen) years. The date of issue of the specified documents does not exceed 3 (three) months preceding the date of application (except for cases where a

different validity period is indicated in the submitted documents). If the legislation of the country whose government agency is authorized to confirm information about the absence of unexpunged or outstanding convictions for crimes does not provide for the issuance of supporting documents to persons in respect of whom the specified information is requested, then the corresponding confirmation shall be sent by letter from the government agency of the country of citizenship (for foreigners) or the country of permanent residence (for stateless persons) to the authorized body;

9) information about the system for ensuring the security and technical strength of the pawnshop premises in the form in accordance with Appendix 7 to the Rules (for pawnshops) (in the form of an electronic copy of the document) when changing the type of microfinance activity from a microfinance organization or credit partnership to a pawnshop;

10) electronic copies of documents confirming the hiring and (or) appointment (election) of management employees, employees of the internal control service (if any);

11) an electronic copy of the rules for providing microloans;

12) electronic copies of documents confirming that management employees have higher education.

When a service recipient applies for renewal of a license in cases of change in the organizational and legal form (transformation), documents and information confirming the service recipient's compliance with the qualification requirements shall not be submitted, except in cases of information changes and (or) content of documents and (or) expiration of the documents. The application for re-issuance of a license to carry out microfinance activities indicates information (date, number of the

		<p>outgoing document) about the documents and information previously submitted to the service provider.</p>
<p>9.</p>	<p>Grounds for refusal to provide public services established by the laws of the Republic of Kazakhstan</p>	<p>Grounds for refusal to issue a license :</p> <ol style="list-style-type: none"> <li>1) non-compliance of the submitted documents with the requirements established by the Rules, as well as the provision of false information and information to be reflected in these documents;</li> <li>2) if the service recipient, within 6 (six) months from the date of his state registration (re-registration) with the State Corporation "Government for Citizens", has not applied for a license to carry out microfinance activities;</li> <li>3) failure to comply with one of the requirements established by Articles 11, 12, 13, paragraphs 5 and 6 of Article 14, paragraph 3 of Article 14 -1 of the Law of the Republic of Kazakhstan "On Microfinance Activities" (hereinafter referred to as the Law);</li> <li>4) failure to comply with the deadline for state re-registration established by paragraph 1 of Article 31 of the Law;</li> <li>5) failure to comply with the deadline established by paragraph 2-1 of Article 31 of the Law for applying for a license to carry out microfinance activities;</li> <li>6) if engaging in a type of activity is prohibited by law for a service recipient whose subject of activity is the provision of financial services;</li> <li>7) the license fee has not been paid;</li> <li>8) the service recipient does not meet the qualification requirements;</li> <li>9) concerning the service recipient there is a court decision (sentence) that has entered into legal force on the suspension or prohibition of activities subject to licensing;</li> <li>10) the court, based on the presentation of the bailiff, is temporarily prohibited from issuing a license to the service recipient;</li> </ol>

		<p>11) the unreliability of the documents submitted by the service recipient to obtain a license and (or) the data (information) contained in them has been established.</p> <p>Grounds for refusal to re-issue a license:</p> <p>1) failure to submit or improper execution of documents specified in paragraph 8 of the List of basic requirements for the provision of public services;</p> <p>2) non-compliance with qualification requirements.</p>
10.	Other requirements taking into account the specifics of the provision of public services	<p>The service recipient has the opportunity to obtain information about the procedure and status of the provision of public services in remote access mode through the "personal account" of the portal, as well as the Unified Contact Center for the provision of public services. Contact numbers of help desks regarding the provision of public services are posted on the official Internet resource of the service provider. Unified contact center for the provision of public services: 8-800-080-7777, 1414.</p>

Appendix 2  
to the Rules for licensing  
microfinance activities

### **Application for a license to carry out microfinance activities**

**Footnote. Appendix 2 - as amended by the resolution of the Board of the Agency of the Republic of Kazakhstan for Regulation and Development of the Financial Market dated 27.04.2023 № 13 (shall come into effect sixty calendar days after the day of its first official publication).**

I hereby request to issue a license to carry out microfinance activities:

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(type of microfinance activity)

Information about the service recipient:

1. Name, location and actual address

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(zip code, region, city, district, street, house, office number)

---

(business identification number (if any))

---

(telephone number, fax number, email address, Internet resource)

2. Number and date of the certificate of state registration of the issue of announced shares (for legal entities created in the legal form of joint stock company) and the size of the authorized capital of the service recipient

---

3. Has the requirement to join the unified information system in the field of combating the legalization (laundering) of proceeds from crime and the financing of terrorism been met

---

yes (no)

4. Has the requirement to establish an information system ensuring automation of accounting been met

---

yes (no)

5. Has the requirement to agree on providing information to a credit bureau with state participation been met

---

yes (no)

6. List of documents to be sent, number of copies and sheets for each of them:

---

The recipient shall confirm the accuracy and completeness of the documents attached to the application documents and information. The service recipient shall provide consent to use information constituting a secret protected by law, contained in information systems.

Last name, first name, patronymic (if any) of the head of the executive body service recipient or person authorized to apply (with supporting documents attached).

---

(electronic digital signature) (date)

Appendix 2-1  
to the Rules for licensing  
microfinance activities

**Information about a major participant (major shareholder) who directly or indirectly owns ten or more percent of the shares in the authorized capital or voting (excluding the preferred) shares of an organization engaged in microfinance activities, which is a legal entity**

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(full name of the organization engaged in microfinance activities)

Footnote. The Rules are supplemented by Appendix 2-1 in accordance with the resolution of the Board of the Agency of the Republic of Kazakhstan for Regulation and Development of the Financial Market dated 27.04.2023 № 13 (shall come into effect upon the expiration of sixty calendar days after the day of its first official publication).

1. Major participant (major shareholder) of an organization engaged in microfinance activities (hereinafter referred to as the applicant)

---

(full name)

2. Location and actual address

---

(postcode, region, city, district, street, house, office number)

---

(city code, telephone number, fax number, email address, Internet resource)

3. Information on state registration (re-registration)

---

(name of the document, number and date of issue, issued by)

4. Business identification number (if any)

---

5. Type of activity

---

(indicate the main types of activity)

6. Resident or non-resident of the Republic of Kazakhstan

---

7. Share of participation in the authorized capital of the applicant or percentage of the number of voting shares of the applicant owned by the shareholder, to the total number of voting shares of the applicant

---

8. The amount of equity capital of a major participant (major shareholder) of the applicant before contributing money to the share of participation in the authorized capital of the applicant (in payment for shares applicant) and the amount contributed to the share of participation in the authorized capital of the applicant (payment for the applicant's shares)

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9. Information about registration, place of residence or location in offshore zones, the list of which is established by resolution of the Board Agency of the Republic of Kazakhstan

for regulation and development of the financial market dated February 24, 2020  
№ 8 "On establishing a List of offshore zones for the purposes banking and insurance  
activities, activities of professional participants securities market and other licensed  
types of activities in the securities market securities, activities of joint-stock investment  
funds and activities organizations engaged in microfinance activities"  
(registered in the State Register of Normative Legal Acts under № 20095)

---

yes (no)

10. Information on the participation of a major participant (major shareholder) of the  
applicant

in the creation and activities of other legal entities as a major participant (major  
shareholder),

indicating the names, types of activities, location location and data on state registration of  
legal

entities, participation shares in the authorized capital or the ratio of the number of shares  
owned by a large participant (major shareholder) of the applicant,  
to the total number of voting shares legal entity (percentage)

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11. Information about industrial, banking, financial groups, holdings, concerns,  
associations,

consortia in which a major participant participates (major shareholder)

of the applicant, indicating the name, location organizations \_\_\_\_\_

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12. Information about the first head of the executive body (person, individual performing  
the functions of the executive body) and management body (supervisory board, if any)  
major participant (major shareholder) applicant

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(last name, first name, patronymic (if any))

13. Information about whether the applicant was a founder (participant) of the  
organization,

carrying out microfinance activities, in a period of no more than one year before the  
authorized

body decides to deprive this organization, carrying out microfinance activities, licenses to  
carry

out microfinance activities on the grounds provided for in subparagraphs 1), 2), 3), 4), 5),  
6), 7)

and 9) paragraph 2 of Article 16 of the Law of the Republic of Kazakhstan

"On microfinance activities"

(yes (no), indicate the name of the organization, position, and period of work).

I hereby provide consent to the collection and processing of personal data and to use information

constituting a secret protected by law, contained in information systems.

" \_\_\_ " \_\_\_\_\_ 20 \_\_\_

Signature of the head of the executive body (the person solely responsible for functions of the executive body) of a major participant (shareholder) of the applicant or person performing his duties \_\_\_\_\_

Appendix 2-2  
to the Rules for licensing  
microfinance activities

place  
for photography

**Information about a major participant (major shareholder) who directly or indirectly owns ten or more percent of the shares in the authorized capital or voting (excluding the preferred) shares of an organization engaged in microfinance activities - an individual,**

**a manager, a member of the management body, a manager, a member of the executive body, chief accountant of a major participant (major shareholder) of an organization engaged in microfinance activities - legal entity**

\_\_\_\_\_  
(last name, first name, patronymic (if any), position)

**Footnote. The rules are supplemented by Appendix 2-2 in accordance with the resolution of the Board of the Agency of the Republic of Kazakhstan for Regulation and Development of the Financial Market dated 27.04.2023 № 13 (shall come into effect upon the expiration of sixty calendar days after the day of its first official publication).**

1. General information about the major participant (major shareholder) of the service recipient – an individual, manager, member of the management body, manager, member executive body, chief accountant of a major participant (major shareholder) of the service recipient - legal entity (hereinafter referred to as the Applicant):

Date and place of birth	
Citizenship	
Identity document details, individual identification number (if any)	
Phone number (area code, work and home phone numbers)	

2. Education:

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№	Name of educational institution	Year of admission - year of graduation	Speciality	Details of the diploma of education (date and number if any)
1	2	3	4	5

3. Information about legal entities concerning which the applicant is a major participant (major shareholder) or has the right to the corresponding share in property:

№	Name, business identification number and location of the legal entity	Type of activity of a legal entity	Share of participation in the authorized capital or the ratio of the number of shares owned by the applicant to the total number of placed (excluding preferred and repurchased) shares of the legal entity (in percentage)
1	2	3	4

Note: in column 4 it shall be necessary to indicate the share taking into account the share located in the trust management of the applicant, as well as the number of shares (shares), as a result of the possession of which the applicant, together with other persons, is a major participant (major shareholder).

4. Information about work activity.

This paragraph shall contain information about the applicant's work activity, including from the date of graduation from a higher educational institution, as well as the period during which the applicant did not work.

№	Operating period (date, month, year)	Place of work*	Job title	Availability of disciplinary sanctions	Reasons for dismissal, dismissal from position	Other information**
1	2	3	4	5	6	7

Note:

1) if the organization is a non-resident of the Republic of Kazakhstan, the country of registration of the non-resident organization of the Republic of Kazakhstan shall be indicated;

2) in case of occupying the position of a manager (deputy manager) independent structural unit (department, administration, branch) financial organizations, financial, managerial and (or) executive director shall indicate the units supervised, issues related to the provision of financial services in this organization;

3) in case of the presence of work experience in the authorized body carrying out regulation in the field of auditing activities, the main functional responsibilities related to the regulation of services for conducting audits of financial organizations.

5. Information on membership in investment committees in organizations:

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№	Period (date, month, year)	Name of company	Job title	Reasons for dismissal, dismissal from position
1	2	3	4	5

6. Information about the spouse, close relatives (parents, brother, sister, children) and relatives (parents, brother, sister, children of the spouse) (not filled out for executive employees of microfinance organizations, pawnshops in the legal form of a joint stock company):

№	Last name, first name, patronymic (if any)	Individual identification number	Family relationships	Place of work and position
1	2	3	4	5

7. Information about registration, place of residence or location of a major participant (shareholder) of the service recipient - an individual in offshore zones, the list of which is established by a resolution of the Agency's Board of the Republic of Kazakhstan on regulation and development of the financial market dated February 24, 2020 № 8 "On establishing a List of offshore zones for the purposes banking and insurance activities, activities of professional participants securities market and other licensed types of activities in the securities market securities, activities of joint-stock investment funds and activities organizations carrying out microfinance activities" (registered in the State Register of Normative Legal Acts under № 20095)

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yes (no)

8. Information on whether a major participant (major shareholder) was service recipient - an individual previously the first manager or founder (participant) of an organization carrying out microfinance activities, within a period of no more than one year before the decision is made by the authorized body on the deprivation of this organization engaged in microfinance activities, licenses to carry out microfinance activities on the grounds provided for in subparagraphs 1), 2), 3), 4), 5), 6), 7) and 9) of paragraph 2 of Article 16 Law of the Republic of Kazakhstan "On microfinance activities"

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(yes (no), indicate the name of the organization, position, and period of work).

9. Information about whether there was or is a major participant (major shareholder) service recipient - an individual, a major participant - an individual or the first head of a major participant - a legal entity and (or) managerial employee of a financial organization, director or deputy head of a branch of a non-resident bank of the Republic of Kazakhstan, a branch of an insurance company (reinsurance) non-resident organization of the Republic of Kazakhstan, branch non-resident insurance broker of the Republic of Kazakhstan for a period of no more than one year before the authorized body makes a decision to classify a bank, branch non-resident bank of the Republic of Kazakhstan to the category of insolvent banks, branches of non-resident banks of the Republic of Kazakhstan, deprivation of license financial

organization, branch of a non-resident bank of the Republic of Kazakhstan, branch non-resident insurance (reinsurance) organization of the Republic of Kazakhstan, branch of a non-resident insurance broker of the Republic of Kazakhstan, or entry into force of a court decision on the forced liquidation of a financial organization or declaring it bankrupt in accordance with the legislation Republic of Kazakhstan procedure, or the entry into force of a court decision on the forced termination of the activities of a branch of a non-resident bank of the Republic of Kazakhstan, a branch of a non-resident insurance (reinsurance) organization of the Republic of Kazakhstan in cases established by laws Republic of Kazakhstan

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(yes (no), indicate the name of the organization, position, and period of work).

10. Whether the applicant was brought to justice for committing a corruption crime or to disciplinary liability for committing a corruption offence before the date of appointment (election)

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(yes (no), a brief description of the offence, crime details of the act on the imposition of a disciplinary sanction or a court act, indicating the grounds for bringing to justice).

11. I hereby confirm the absence of myself and my spouse, relatives (parents, brother, sister, children) and relatives (parents, brother, sister, and children of the spouse on the list of persons involved in terrorist activities, list of organizations and persons associated with the financing of terrorism and extremism and (or) in the list of organizations and persons associated with financing proliferation of weapons of mass destruction, compiled in accordance with Articles 12 and 12-1 of the Law of the Republic of Kazakhstan "On Countering Legalization (laundering) of proceeds from crime and the financing of terrorism"

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yes (no)

I hereby confirm that this information has been verified by me and is reliable and complete, and also confirm that I have an impeccable business reputation.

I hereby provide consent to the collection and processing of personal data necessary for the provision of public services and for the use of information constituting secrets protected by law contained in information systems.

Last name, first name, patronymic (if any)

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(filled out in handwritten block letters)

Signature \_\_\_\_\_ Date \_\_\_\_\_

Appendix 2-3  
to the Rules for licensing  
microfinance activities

## Information about the management employees of the service recipient

(last name, first name, patronymic (if any), position)

**Footnote. The Rules are supplemented by Appendix 2-3 in accordance with the resolution of the Board of the Agency of the Republic of Kazakhstan for Regulation and Development of the Financial Market dated 27.04.2023 № 13 (shall come into effect upon the expiration of sixty calendar days after the day of its first official publication).**

### 1. General information:

Date and place of birth	
Citizenship	
Identity document details, individual identification number	

### 2. Education:

№	Name of educational institution	Year of admission - year of graduation	Speciality	Details of the diploma of education (date and number (if any))
1	2	3	4	5

3. Information about the spouse, close relatives (parents, brother, sister, children) and relatives (parents, brother, sister, children of the spouse) (not to be filled in for executives of microfinance organizations, pawnshops in the organizational and legal form of a joint stock company):

№	Last name, first name, patronymic (if any)	Individual identification number	Family relationships	Place of work and position
1	2	3	4	5

4. Information about the participation of the service recipient's managerial employee in the authorized capital or ownership of shares of legal entities:

№	Name and location of the legal entity	Statutory types of activities of a legal entity	Share of participation in the authorized capital or the ratio of the number of shares owned by the managerial employee of the service recipient to the total number of voting shares of the legal entity (as a percentage)
1	2	3	4

Note: in column 4 it shall be necessary to indicate the share taking into account the share located in the trust management of the manager, as well as the number of shares (shares), as a

result of which the management employee in the aggregate with other persons is a major participant (major shareholder).

5. Information about labor activity (information about the entire labor activity is indicated activities of a managerial employee of the service recipient (also membership in the body management), including from the moment of graduation from a higher educational institution, indicating the position in a financial organization, banking and (or) insurance holding, as well as the period during which the executive the service recipient did not carry out any labor activity):

№	Operating period (date, month, year )	Place of work	Job title	Reasons for dismissal, dismissal from the position	Supervised units, main functional responsibilities
1	2	3	4	5	6

Note:

1) if the organization is a non-resident of the Republic of Kazakhstan, the country of registration of the non-resident organization of the Republic of Kazakhstan shall be indicated in column 3;

2) in case of occupying the position of a manager (deputy manager) independent structural unit (department, administration, branch) financial organizations, financial, managerial and (or) executive director shall indicate the units supervised, issues related to the provision of financial services in this organization.

6. Information about whether a senior employee of the service recipient was previously manager, member of the management body, manager, member of the executive authority, chief accountant of a financial organization, manager or Deputy head of a branch of a non-resident bank of the Republic of Kazakhstan, branch of a non-resident insurance (reinsurance) organization of the Republic Kazakhstan, a branch of a non-resident insurance broker of the Republic of Kazakhstan, a large participant - an individual, the head of a major participant (banking holding) - a legal entity of a financial organization for a period no more than one year before the authorized body makes a decision to classify the bank, branch of a non-resident bank of the Republic of Kazakhstan to the category of insolvent banks, branches of non-resident banks of the Republic of Kazakhstan, deprivation of license financial organization, branch of a non-resident bank of the Republic of Kazakhstan, branch non-resident insurance (reinsurance) organization of the Republic of Kazakhstan, branch of a non-resident insurance broker of the Republic of Kazakhstan, which entailed them liquidation and (or) termination of activities in the financial market, or the entry into force of a court decision on forced liquidation financial organization or declaring it bankrupt in the established legislation of the Republic of Kazakhstan in order, or entry into force court decision on the forced termination of the activities of a branch of a non-resident bank of the

Republic of Kazakhstan, a branch of an insurance (reinsurance) company non-resident organization of the Republic of Kazakhstan in cases established by laws Republic of Kazakhstan.

This requirement shall apply for five years after adoption by the authorized body of the decision to classify a bank, a branch of a non-resident bank of the Republic of Kazakhstan to the category of insolvent banks, bank branches - non-residents of the Republic of Kazakhstan, conservation of insurance (reinsurance) organization or forced redemption of its shares, deprivation of a financial license organization, branch of a non-resident bank of the Republic of Kazakhstan, branch of an insurance (reinsurance) non-resident organization of the Republic of Kazakhstan, branch non-resident insurance broker of the Republic of Kazakhstan, which led to their liquidation and (or) termination of activities in the financial market, or the entry into force of a court decision on the forced liquidation of a financial organization or declaring it bankrupt in the manner established by the legislation of the Republic of Kazakhstan, or the entry into force of a court decision on the forced termination of the activities of a branch of a non-resident bank of the Republic Kazakhstan, branch of a non-resident insurance (reinsurance) organization of the Republic of Kazakhstan in cases established by the laws of the Republic of Kazakhstan.

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(name of financial organization, position,

---

period of work)

7. Has the executive employee’s consent been withdrawn for the appointment (election) to the position of an executive employee in this and (or) another financial organization, this and (or) another branch of a non-resident bank of the Republic of Kazakhstan, a branch of a non-resident insurance (reinsurance) organization of the Republic of Kazakhstan, a branch non-resident insurance broker of the Republic of Kazakhstan

This requirement applies during the last twelve consecutive months after the authorized body decides to revoke consent to the appointment (election) to the position of a managerial employee.

---

yes (no).

8. Has a senior employee of the service recipient been brought to justice for committing a corruption crime or was subjected to administrative penalties before the date of appointment (election) for committing a corruption offence

---

yes (no)

---

brief description of the offence, crime, court decision,

---

indicating the grounds for prosecution.

9. Information about whether the service recipient's managerial employee was previously manager, member of the management body, manager, member of the executive authority, chief accountant of a financial organization, major participant (major shareholder) - an individual, manager, member of the body management, manager, member of the executive body, chief accountant major participant (major shareholder) - legal entity-issuer, defaulted on the payment of coupon interest on issued issue-grade securities for four or more consecutive periods, or the amount of debt for the payment of coupon interest on issued securities that were in default, is four times and (or) more the amount of the coupon reward, or the amount of default on payment of the principal debt on issued securities amounts to an amount ten thousand times the size monthly calculation indicator established by the law on republican budget as of the date of payment

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yes (no) (name of legal entity,

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position, period of work)

10. Information about the presence of an outstanding or unexpunged conviction

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11. Information about the existence of a managerial employee who joined into legal force of a court decision on the application of criminal punishment in the form of deprivation of the right to hold the position of a managerial employee of a financial organization, banking and (or) insurance holding company and be a major participant (major shareholder) of a financial organization for life.

Appendix 3  
to the Rules for licensing of  
microfinance activity

Form

Coat of arms of the Republic of Kazakhstan

full name of the authorized body

on regulation, control and supervision of

financial market and financial organizations

### **License to carry out microfinance activities**

**Footnote. Appendix 3 - as amended by the Resolution of the Board of the Agency of the Republic of Kazakhstan for Regulation and Development of the Financial Market dated 31.03.2021 № 52 (shall be enforced twenty-one calendar days after the day of its first official publication).**

Number of license \_\_\_\_\_ Date of issue " \_\_\_\_ " \_\_\_\_\_

---

(name of the microfinance organization, credit partnership, pawnshop)

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(zip code, region, city, district, street, house number, office number)

This license gives the right to carry out microfinance activities:

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(type of microfinance activity)

Authorized person of the service provider \_\_\_\_\_

(signature or electronic digital signature)

---

(last name, first name, patronymic (if any))

Appendix 4  
to the Rules for licensing  
microfinance activities

### **Application for re-issuance of a license to carry out microfinance activities**

**Footnote. Appendix 4 - as amended by the resolution of the Board of the Agency of the Republic of Kazakhstan for Regulation and Development of the Financial Market dated 27.04.2023 № 13 (shall come into effect upon the expiration of sixty calendar days after the day of its first official publication).**

I hereby request to renew the license to carry out microfinance activities

---

(indicate the reason for reissuing the license)

1. Name, location of the service recipient

---

(zip code, region, city, district, street, house, office number) \_\_\_\_\_

---

(telephone number, fax number, email address, Internet resource)

2. Data on the license to carry out microfinance activities

---

(number, date of issue, name of the government body that issued the license) \_\_\_\_\_

---

3. Information on the reorganization of legal entities:

№	Reorganization information	Name	BIN

1.	Information on legal entities reorganized in the form of a merger		
1.1.	Name of legal entities reorganized in the form of merger		
1.2.	Name of the legal entity formed in the form of a merger		
2.	Information on legal entities reorganized in the form of merger		
2.1.	Name of the affiliated legal entity		
2.2.	Name of the legal entity to which the legal entity is attached		

---

#### 4. List of documents to be sent, number of copies and sheets for each of them

---

The service recipient shall confirm the accuracy of the documents attached to the application (information).

The service recipient shall provide consent to the use of information constituting secrets protected by law contained in information systems.

Last name, first name, patronymic (if any) of the head of the executive body service recipient or person authorized to apply (with supporting documents attached).

---

(electronic digital signature) (date)

Appendix 4-1  
to the Rules for licensing  
microfinance activities

#### **Application for re-issuance of a license to carry out microfinance activities**

**Footnote. The Rules are supplemented by Appendix 4-1 in accordance with the resolution of the Board of the Agency of the Republic of Kazakhstan for Regulation and Development of the Financial Market dated 31.03.2021 № 52 (shall come into effect upon the expiration of twenty-one calendar days after the day of its first official publication); as amended by the Resolution of the Board of the Agency of the Republic of Kazakhstan for Regulation and Development of the Financial Market dated 27.04.2023 № 13 (shall come into effect upon the expiration of sixty calendar days after the day of its first official publication).**

I hereby request to renew the license to carry out microfinance activities

---

(indicate the reason for reissuing the license)

1. Data on the license to carry out microfinance activities

---

(number, date of issue, name of the government body that issued the license)

Information about the service recipient:

2. Name, location and actual address

---

(zip code, region, city, district, street, house, office number) \_\_\_\_\_

---

(business identification number (if any))

---

(telephone number, fax number, email address, Internet -resource)

3. Number and date of the certificate of state registration of the issue of announced shares (for legal entities created in the legal form of a joint-stock company, as well as legal entities

reorganized in the form transformation of a business partnership into a joint stock company) and size authorized capital of the service recipient

---

4. Has the requirement to join the unified information system in the field of combating the legalization (laundering) of proceeds from crime and the financing of terrorism been met

---

yes (no)

5. Has the requirement to agree on providing information to a credit bureau with state participation been met

---

yes (no)

6. Has the requirement to establish an information system ensuring automation of accounting been met

---

yes (no)

7. Information on the reorganization of legal entities:

№	Reorganization information	Name	BIN
1.	Information on legal entities reorganized in the form of separation		
1.1	Name of the legal entity reorganized in the form of a separation		
1.2	Name of legal entities formed after reorganization in the form of separation		

2.	Information on legal entities reorganized in the form of division		
2.1	Name of the legal entity reorganized in the form of division		
2.2	Name of legal entities formed after reorganization in the form of division		
3.	Information on legal entities reorganized in the form of transformation		
3.1.	Name of the legal entity reorganized in the form of transformation		
3.2.	Name of the legal entity formed after reorganization in the form of transformation		

8. List of documents sent, number of copies and sheets for each of them:

\_\_\_\_\_

\_\_\_\_\_

The recipient shall confirm the accuracy and completeness of the documents and information attached to the application.

The service recipient shall provide consent to the use of information, constituting a legally protected secret contained in information systems.

Last name, first name, patronymic (if any) of the head of the executive body service recipient or person authorized to apply (with supporting documents attached).

\_\_\_\_\_  
 (electronic digital signature) (date)

Appendix 5  
 to the Rules for licensing of  
 microfinance activities  
 Form

**Application on termination of license to carry out microfinance activities in connection with a voluntary appeal to a service provider**

\_\_\_\_\_  
**(name of the service recipient)**

asks in accordance with the decision of the authorized body of the service recipient № \_\_\_\_\_ dated " \_\_\_\_\_ " \_\_\_\_\_, to terminate the license to carry out microfinance activities \_\_\_\_\_

\_\_\_\_\_  
 (license number, date of issue)

The recipient confirms the accuracy of the documents (information) attached to the application.

Attached documents (indicate the list of documents to be sent, number of copies and sheets for each of them) \_\_\_\_\_

The service recipient grants consent to the use of information constituting a secret protected by law, contained in information systems.

Surname, name, patronymic (if any) of the head of the executive body of the service recipient or the person authorized to submit an application (with the attachment of supporting documents)

\_\_\_\_\_  
(signature and EDS)

\_\_\_\_\_  
(date)

Appendix 6  
to the Rules for licensing of  
microfinance activities  
Form

**Information on compliance with the minimum amount of equity capital**

Name of the microfinance organization	Equity capital (in thousands of tenge) on the date of submission of application
---------------------------------------	---

" \_\_\_\_ " \_\_\_\_\_

\_\_\_\_\_  
surname, name, patronymic (if any) and signature of the person authorized

\_\_\_\_\_  
to submit information (with the attachment of supporting documents)

Appendix 7  
to the Rules for licensing of  
microfinance activities  
Form

**Information about the security and technical security system of the pawnshop premises**

Premises \_\_\_\_\_ consist of  
(full name of the service recipient)

zones corresponding to the Rules for organizing the activities of pawnshops, including the issues of storing things in a pawnshop, establishing requirements for ensuring the safety and technical strength of pawnshop premises, measures to counter the circulation of illegally obtained things in pawnshops, approved by the Resolution of the Board of the National Bank of the Republic of Kazakhstan dated November 28, 2019 № 226 registered in the Register of state registration of regulatory legal acts under № 19709, (hereinafter - Regulations № 226).

Location of the premises (premises): _____

Pawnshop premises	Characteristic (description in free form)	Equipping with video surveillance systems, burglar alarms and an emergency call panel in accordance with paragraph 9 of Regulation № 226 (yes (no))
Operating cash desk		
Customer service area		
Storage space		

" " \_\_\_\_\_

\_\_\_\_\_  
 surname, name, patronymic (if any) and signature of the person authorized

\_\_\_\_\_  
 to submit information (with the attachment of supporting documents)

Note: if the description of the premises located at different addresses is identical, it is allowed to fill in the information in one form indicating several addresses of the premises.

Appendix 2  
 to the Resolution of the  
 Board of the Agency of the  
 Republic of Kazakhstan for regulation  
 and development of financial market  
 dated November 23, 2020 № 108

**Qualification requirements for implementation of microfinance activities and a list of documents confirming compliance with them**

**Footnote. Qualification requirements as amended by the Resolutions of the Board of the Agency of the Republic of Kazakhstan for Regulation and Development of the Financial Market dated 31.03.2021 № 52 (shall be enforced twenty-one calendar days after the day of its first official publication); dated 20.09.2021 № 91 (shall be enforced sixty calendar days after the day of its first official publication); dated 27.04.2023 № 13 (shall come into effect upon the expiration of sixty calendar days after the day of its first official publication).**

№	Qualification requirements	Documents confirming compliance with qualification requirements
1	2	3
1.	Availability of an information system that provides automation of accounting	Information on the availability of an information system that provides automation of accounting, specified in the application for a license to carry out microfinance activities, in the form in accordance with Appendix 2 to the Rules. Information on the availability of an information system that ensures the automation of accounting, specified in the application for reissuing a

		license to carry out microfinance activities, in the form in accordance with Appendix 4-1 to the Rules.
2.	Availability of personnel necessary for implementation of microfinance activities	Documents confirming the hiring and (or) appointment (election) of executives, employees of the internal control service (if any).
3.	Payment of the minimum authorized capital	Copies of documents confirming the payment of the minimum amount of the authorized capital established by the Resolution of the Board of the National Bank of the Republic of Kazakhstan dated November 14, 2019 № 192 "On approval of prudential standards and other mandatory standards and limits for an organization engaged in microfinance activities, methods of their calculations", registered in the Register of State Registration of Regulatory Legal Acts under № 19629.
4.	Compliance with the minimum amount of equity capital	Information on compliance with the minimum amount of equity capital in the form in accordance with Appendix 6 to the Rules.
5.	Fulfillment of the requirements for ensuring the safety and technical strength of premises (for pawnshops) established by the Resolution of the Board of the National Bank of the Republic of Kazakhstan dated November 28, 2019 № 226 "On approval of the Rules for organizing the activities of pawnshops, including issues of storing things in a pawnshop, establishing requirements for ensuring security and technical strengthening of the premises of pawnshops, measures to counteract the circulation of illegally obtained things in pawnshops," registered in the Register of State Registration of Regulatory Legal Acts under № 19709.	Information about the system for ensuring the security and technical strength of the premises of the pawnshop in the form in accordance with Appendix 7 to the Rules (for pawnshops).
6.	Availability of the Rules for provision of microcredits that meet the requirements of Article 17 of the Law of the Republic of Kazakhstan "On Microfinance Activities"	Rules for granting microcredits.
<i>Excluded by the Resolution of the Board of the Agency of the Republic of Kazakhstan for Regulation and Development of the Financial Market dated</i>		

7.	<i>31.03.2021 № 52 (shall be enforced twenty-one calendar days after the day of its first official publication).</i>	
8.	Availability of identity documents for executives and major participants (major shareholders) (for foreigners and stateless persons)	Identity documents for executives and major participants (major shareholders) (for foreigners and stateless persons).
9.	The presence of a higher education in the manager	Documents confirming that the manager has a higher education.
10.	<p>A manager may not be an individual who:</p> <ol style="list-style-type: none"> <li>1) does not have an impeccable business reputation;</li> <li>2) previously being a manager, member of the management body, manager, member of the executive body, chief accountant of a financial organization, head or deputy head of a branch of a non-resident bank of the Republic of Kazakhstan, a branch of a non-resident insurance (reinsurance) organization of the Republic of Kazakhstan, a branch of a non-resident insurance broker of the Republic of Kazakhstan, a large participant – an individual, the head of a major participant (bank holding company) – legal entity financial organization for a period of no more than one year before adoption by the authorized body for regulation, control and supervision of the financial market and financial organizations (hereinafter referred to as the Authorized body) a decision to classify a bank, a branch of a non-resident bank of the Republic of Kazakhstan as an insolvent bank, a branch of a non-resident bank of the Republic of Kazakhstan, conservation of an insurance (reinsurance) organization or forced repurchase of its shares, deprivation of the license of a financial organization, a branch of a non-resident bank of the Republic of Kazakhstan, a branch of a non-resident insurance (reinsurance) organization of the Republic of Kazakhstan, a branch of a</li> </ol>	<p>Information about the managerial employee of the service recipient in the form, in accordance with Appendix 2-3 to the Rules, shall be provided as of the date preceding the date of submission of documents, with the attachment:</p> <p>copies of the identity document of the managerial employee (for foreigners and stateless persons);</p> <p>document confirming information about the absence of the managerial employee of the service recipient not removed or outstanding conviction for crimes in the country of citizenship (for foreigners) or in the country of permanent residence (for stateless persons), issued by a government agency of the country of their citizenship (country of their permanent residence - for stateless persons) or the country where the senior employee of the service recipient permanently resided in over the past 15 (fifteen) years.</p> <p>The date of issue of the specified documents shall not exceed 3 (three) months preceding the date of application (except for cases where a different validity period is indicated in the submitted documents). If the legislation of the country whose government agency is authorized to confirm information about the absence of unexpunged or outstanding convictions for crimes does not provide for the issuance of supporting documents to persons in respect of whom the specified information is requested, then the corresponding confirmation shall be sent by letter from the government agency of the country of citizenship (for foreigners) or the country of</p>

<p>non-resident insurance broker of the Republic of Kazakhstan, which entailed their liquidation and (or) termination of activities in the financial market, or the entry into force of a court decision on the forced liquidation of a financial organization or recognition its bankruptcy in the manner established by the legislation of the Republic of Kazakhstan, or the entry into force of a court decision on the forced termination of the activities of a branch of a non-resident bank of the Republic of Kazakhstan, a branch of a non-resident insurance (reinsurance) organization of the Republic of Kazakhstan in cases established by the laws of the Republic of Kazakhstan;</p> <p>3) whose consent to appointment (election) to the position of a managerial employee in this and (or) another financial organization, this and (or) another branch of a non-resident bank of the Republic of Kazakhstan, a branch of a non-resident insurance (reinsurance) organization of the Republic of Kazakhstan has been revoked, the branch of a non-resident insurance broker of the Republic of Kazakhstan;</p> <p>4) who has committed a corruption crime or was subjected to administrative punishment before the date of appointment (election) for committing a corruption offence.</p>	<p>permanent residence (for stateless persons) to the authorized body.</p> <p>Information specified in the application for a license to carry out microfinance activities, in the form according to Appendix 2 to the Rules .</p> <p>Information specified in the application for re-issuance of a license to carry out microfinance activities, in the form according to Appendix 4-1 to the Rules.</p> <p>An organization carrying out microfinance activities that has a license to carry out microfinance activities, in case of changes in information about the managerial employee of the organization carrying out microfinance activities, submits amended and (or) supplemented documents (information) to the authorized body for regulation, control and supervision of the financial market and financial organizations (hereinafter referred to as the Authorized body) within 10 (ten) calendar days from the date of change of information, attaching copies of supporting documents certified by the signature of the head of the executive body of the organization carrying out microfinance activities, or the person performing his duties (with the presentation of a copy of the confirming document on the assignment of execution duties), indicating the last name, first name, patronymic (if any) of the official and a note to ensure the copy is correct.</p>	<p>Information specified in the application for a license to carry out microfinance activities, in the form according to Appendix 2 to the Rules .</p> <p>Information specified in the application for re-issuance of a license to carry out microfinance activities, in the form according to Appendix 4-1 to the Rules.</p> <p>An organization carrying out microfinance activities that has a license to carry out microfinance activities, in case of changes in information about the managerial employee of the organization carrying out microfinance activities, submits amended and (or) supplemented documents (information) to the authorized body for regulation, control and supervision of the financial market and financial organizations (hereinafter referred to as the Authorized body) within 10 (ten) calendar days from the date of change of information, attaching copies of supporting documents certified by the signature of the head of the executive body of the organization carrying out microfinance activities, or the person performing his duties (with the presentation of a copy of the confirming document on the assignment of execution duties), indicating the last name, first name, patronymic (if any) of the official and a note to ensure the copy is correct.</p>
		<p>Information about a major participant (major shareholder), which is a legal entity, shall be provided in the form in accordance with Appendix 2-1 to the Rules, as of the date preceding the date of submission of documents, with the attachment of:</p> <p>information about the first head of the executive body (the person solely performing the functions of the executive body) and the management</p>

1. The following persons may not be a major participant in microfinance organization:

- 1) who is an individual who has an outstanding or unexpunged criminal record;
- 2) who has registration, residence or location in offshore zones, the list of which is established by the Resolution of the Board of the Agency of the Republic of Kazakhstan for Regulation and Development of the Financial Market dated February 24, 2020 № 8 "On establishing a List of offshore zones for banking and insurance activities, activities of professional participants in the securities market and other licensed types of activities in the securities market, the activities of joint-stock investment funds and the activities of organizations engaged in microfinance activities" (registered in the State Register of Normative Legal Acts under № 20095);
- 3) who is a legal entity, the founder (shareholder, participant) or managerial employee of which was previously the first director or founder (participant) of a microfinance organization for a period no more than one year before the authorized body decided to deprive this microfinance organization of a license to carry out microfinance activities on the

body (supervisory board, if any) of a major participant (major shareholder) - a legal entity in the form in accordance with Appendix 2-2 to the Rules;

copies of an identity document of the first head of the executive body (the person solely performing the functions of the executive body) and the management body (supervisory board, if any) of a major participant (major shareholder) - a legal entity (for foreigners and stateless persons); a document confirming information about the absence of the first head of the executive body (the person solely performing the functions of the executive body) and the management body (supervisory board, if any) of a major participant (major shareholder) - a legal entity having an unexpunged or outstanding conviction for crimes in the country of citizenship (for foreigners) or in the country of permanent residence (for stateless persons), issued by a government agency of the country of their citizenship (country of their permanent residence - for stateless persons) or the country where a major participant (major shareholder) of the service recipient - an individual has permanently resided during the last 15 (fifteen) years old. The date of issue of these documents shall not exceed 3 (three) months preceding the date of application (except for cases where a different validity period is indicated in the document provided). If the legislation of the country whose government agency is authorized to confirm information about the absence of unexpunged or outstanding convictions for crimes does not provide for the issuance of supporting documents to persons in respect of whom the specified information is requested, then the corresponding confirmation shall be sent by letter from the government agency of the country of citizenship (

11.

grounds provided for in subparagraphs 1), 2), 3), 4), 5), 6), 7) and 9) of paragraph 2 of Article 16 of the Law of the Republic of Kazakhstan "On Microfinance Activities";

4) previously was or is a major participant - an individual or the first manager of a major participant - a legal entity and (or) a senior employee of a financial organization, the head or deputy head of a branch of a non-resident bank of the Republic of Kazakhstan, a branch of a non-resident insurance (reinsurance) organization of the Republic of Kazakhstan, branch of a non-resident insurance broker of the Republic of Kazakhstan for a period no more than one year before the authorized body makes a decision to classify a bank, a branch of a non-resident bank of the Republic of Kazakhstan as an insolvent bank, branches of non-resident banks of the Republic of Kazakhstan, conservation of an insurance (reinsurance) organization, forced repurchase of its shares, deprivation of the license of a financial organization, a branch of a non-resident bank of the Republic of Kazakhstan, a branch of a non-resident insurance (reinsurance) organization of the Republic of Kazakhstan, a branch of a non-resident insurance broker of the Republic of Kazakhstan, or the entry into force of a court decision on the forced liquidation of a financial organization or its recognition bankrupt in the manner established by the legislation of the Republic of Kazakhstan, or the entry into force of a court decision on the forced termination of the activities of a branch of a non-resident bank of the Republic of Kazakhstan, a branch of a non-resident insurance (reinsurance) organization of the Republic of Kazakhstan.

2. A major participant in a microfinance organization may not be appointed (elected) to the position

for foreigners) or the country of permanent residence (for stateless persons) to the authorized body.

Information about a major participant (major shareholder) of the service recipient, who is an individual, in accordance with Appendix 2-2 to the Rules, as of the date preceding the date of submission of documents, with the attachment:

copies of an identity document of a major participant (major shareholder) - an individual (for foreigners and stateless persons);

a document confirming information about the absence of a major participant (major shareholder) - an individual recipient of the service, of an unexpunged or outstanding conviction for crimes in the country of citizenship (for foreigners) or in the country of permanent residence (for stateless persons), issued by a government agency of the country of their citizenship (country their permanent residence - for stateless persons) or the country where a major participant (major shareholder) of the service recipient - an individual - has permanently resided over the past 15 (fifteen) years.

The date of issue of the specified documents shall not exceed 3 (three) months preceding the date of application (except for cases where a different validity period is indicated in the document provided). If the legislation of the country whose government agency is authorized to confirm information about the absence of unexpunged or outstanding convictions for crimes does not provide for the issuance of supporting documents to persons in respect of whom the specified information is requested, then the corresponding confirmation shall be sent by letter from the government agency of the country of citizenship (for foreigners) or the country of permanent residence (for stateless persons) to the authorized body.

	<p>of head of the executive body of a microfinance organization (does not apply to a microfinance organization created in the form of a business partnership).</p>	<p>Information specified in the application for a license to carry out microfinance activities, in the form according to Appendix 2 to the Rules ;</p> <p>Information specified in the application for re-issuance of a license to carry out microfinance activities, in the form according to Appendix 4-1 to the Rules.</p> <p>An organization carrying out microfinance activities that has a license to carry out microfinance activities, in the event of a change in information about a major participant (major shareholder) of the organization carrying out microfinance activities, shall submit amended and (or) supplemented documents (information) to the authorized body within 10 (ten) calendar days from the date of change of information with the attachment of copies of supporting documents certified by the signature of the head of the executive body of the organization carrying out microfinance activities, or the person performing his duties (with the presentation of a copy of the confirming document on the assignment of duties), indicating the last name, first name, patronymic (if its availability) of an official and a mark to ensure the copy is correct.</p>
12.	<p>Fulfillment of the requirement to join the unified information system in the field of combating the legalization (laundering) of proceeds from crime and the financing of terrorism</p>	<p>Information specified in the application for a license to carry out microfinance activities, in the form in accordance with Appendix 2 to the Rules.</p> <p>Information specified in the application for reissuing a license to carry out microfinance activities, in the form in accordance with Appendix 4-1 to the Rules.</p>