

**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 No. 108 dated November 23, 2020. Registered in the Ministry of Justice of the Republic of Kazakhstan on December 8, 2020 No. 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 No. 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 No. 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 No. 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 No. 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. Documents are provided by the service recipient on paper or in electronic form through the "electronic government" web portal [www.egov.kz](http://www.egov.kz) (hereinafter referred to as the portal) in accordance with the public service standard "Issuance of a license to carry out microfinance activities" in accordance with Appendix 1 to the Rules (hereinafter referred to as the Standard ). When the service recipient sends an application through the portal, the "personal account" automatically displays the status of acceptance of the request for provision of the public service, indicating the date and time of receipt of the result.

Information on the stage of provision of public services is 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 dated 31.03.2021 No. 52 (shall be enforced twenty-one calendar days after the day of its first official publication).**

3. To obtain a license to carry out microfinance activities, the service recipient submits to the service provider an application for a license to carry out microfinance activities in the form in accordance with Appendix 2 to the Rules (hereinafter referred to as an application for a license) and documents provided for in paragraph 8 of the Standard.

4. Documents provided on paper, consisting of several sheets, are presented numbered and stitched with an indication of the number of stitched sheets on a label pasted on the back of the last sheet on the sewing unit.

Copies of documents are certified by the signature of the head of the executive body of the service recipient or the person performing his duties (with the submission of a copy of the confirmation document on the assignment of duties), indicating the last name, first name, patronymic (if any), indicating the correctness of the copy.

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.

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 fact of the completeness of the submitted documents, the employee of the responsible unit, during the period of rendering the public service, examines the submitted documents for their compliance with the requirements of paragraphs 4 and 5 of the Rules, subparagraphs 1), 2), 3), 4), 5), 6), 7), 8), 9), 10), 11) and 12) of paragraph 8 of the Standard, prepares and submits a draft order for consideration to the authorized person of the service provider on issuing a license to carry out microfinance activities or a reasoned refusal to issue a license to carry out microfinance activities.

When identifying grounds for refusing to issue a license to carry out microfinance activities, the authorized body notifies 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.

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

An authorized person of the service provider signs a draft order on issuing 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 20.09.2021 No. 91 (shall be enforced 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 No. 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 No. 52 (shall be enforced twenty-one calendar days after the day of its first official publication).

12. When reissuing a license, the service recipient applies to the service provider with an application for reissuing a license to carry out microfinance activities in the form in accordance with Appendix 4 to the Rules (hereinafter referred to as an application for reissuing a license for carrying 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 name due to a change in the type of activity, reorganizing the service

recipient on paper through the office of the service provider or in electronic form 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 20.09.2021 No. 91 (shall be enforced 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 No. 91 (shall be enforced sixty calendar days after the day of its first official publication).**

17. An employee of the responsible division, within 1 (one) working day following the day when the authorized person of the service provider makes the appropriate decision (within the period for provision of the public service), through the service provider's office, sends the service recipient a notice of reissuing a license to carry out microfinance activities with the attachment of a reissued license for carrying out microfinance activities or a motivated refusal to reissue a license to carry out microfinance activities.

On the portal, a notice of reissuing a license to carry out microfinance activities with the attachment of an electronic copy of the reissued license or a reasoned refusal to reissue 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 the EDS of the authorized person of the service provider.

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 service provider's employee authorized to receive and register correspondence, on the day of receipt of the application for issuing a duplicate license to carry out microfinance activities, accepts it, registers and sends 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.

The responsible division within 2 (two) working days (within the period for the provision of a public service) considers the submitted documents for their compliance with the requirements of the legislation of the Republic of Kazakhstan, prepares a draft of a duplicate license to carry out microfinance activities (hereinafter - a duplicate license) or refusal, signs a duplicate of the license either the refusal of the authorized person of the service provider, sends a notification of the issuance of a duplicate license with the attachment of a duplicate license, or refusal to issue a duplicate license to the service recipient through the office of the service provider.

On the portal, a notification of the issuance of a duplicate license with an attachment of an electronic copy of a duplicate of a license or a refusal to issue a duplicate of a license to the service recipient is sent to the service recipient's "personal account" in the form of an electronic document certified by the EDS of the authorized person of the service provider.



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 are attached to the application for termination of the license in hard copy through the office of the service provider or in electronic form through the portal :

1) the decision of the authorized body of the service recipient on a voluntary application to the service provider to terminate the license to carry out microfinance activities;

2) a letter confirming the fulfillment of all obligations;

3) the balance sheet and an explanatory note to it, drawn up as of the last working day preceding the day of sending the application for termination of the license. The explanatory note to the balance sheet discloses information about the service recipient's creditors (if any) indicating the amounts of accounts payable and the grounds for its occurrence;

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

**Footnote. Paragraph 22 is provided for in the wording of 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 No. 91 (shall be enforced 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 No. 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 of licensing of  
microfinance activity

**Public service standard "Issuance of a license to carry out microfinance activities"**

**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 20.09.2021 No. 91 (shall be enforced sixty calendar days after the day of its first official publication).**

1.	Name of the service provider	Agency of the Republic of Kazakhstan for regulation and development of the financial market
2.	Ways to provide a public service	Web portal of "electronic government" <a href="http://www.egov.kz">www.egov.kz</a> (hereinafter referred to as the portal), office of the service provider
		From the date of submission of the package of documents to the service provider, as well as from the day of applying to the portal:

3.	The term for provision of a public service	<p>when issuing a license to carry out microfinance activities (hereinafter referred to as the license) - within 30 (thirty) working days;</p> <p>when reissuing a license - within 3 (three) working days;</p> <p>when reissuing a license in case of reorganization of a microfinance organization, credit partnership, pawnshop (hereinafter referred to as the service recipient) in the form of separation or division - no later than 30 (thirty) working days;</p> <p>when issuing a duplicate of the license - within 2 (two) working days</p>
4.	Form of provision of a public service	Electronic (fully automated) and paper
5.	Result of provision of a public service	Notification of the issuance of a license, a duplicate of a license, reissuance of a license or a reasoned refusal to provide a public service
6.	The amount of payment charged from the service recipient in the provision of a public service, and methods of its collection in cases provided for by the legislation of the Republic of Kazakhstan	<p>License fees:</p> <p>1) for issuance of a license is 30 (thirty) monthly calculation indices;</p> <p>2) for reissuing a license is 10 (ten) percent of the rate for issuing a license;</p> <p>3) for issuance of a duplicate of a license is 100 (one hundred) percent of the rate for issuing a license.</p> <p>Payment of the license fee is carried out in cash or non-cash form through second-tier banks, branches of non-resident banks or organizations engaged in certain types of banking operations, in non-cash form through the payment gateway of "electronic government".</p>
		<p>1) service provider - from Monday to Friday from 9.00 to 18.30 with a lunch break from 13.00 to 14.30, 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 - the Law on holidays);</p>

7.	Schedule	<p>schedule for receiving applications and issuing the results of the provision of the public service from 9.00 to 17.30 with a lunch break from 13.00 to 14.30;</p> <p>2) portal - around the clock, with the exception of 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 is accepted and the results of the provision of the public service are sent on the next working day)</p>
		<p>When the service recipient applies to the portal to obtain a license:</p> <p>1) an electronic application for a license to carry out microfinance activities in the form in accordance with Appendix 2 to the Rules;</p> <p>2) electronic copies of documents confirming the payment of the minimum amount of the authorized capital.</p> <p>The following documents are submitted as documents confirming the payment of the minimum amount of the authorized capital: a document of a second-tier bank (including an extract on the movement of money in the client's bank accounts), confirming the transfer of money to the bank account as a contribution to the authorized capital of the service recipient, and issued no earlier than 30 (thirty) calendar days before the date of applying for a license, or primary accounting documents or financial statements (balance sheet, cash flow statement, statement of changes in equity) or the register of participants in a business partnership , or an extract from it issued by a professional participant of the securities market, carrying out activities for maintaining a system of registers of holders of securities;</p> <p>3) information on compliance with the minimum amount of equity capital in the form in accordance with Appendix 6 to the Rules (in the</p>

form of an electronic copy of the document);

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

5) an electronic copy of the articles of association;

6) 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) (in the form of an electronic copy of the document);

7) electronic copies of documents confirming the employment and (or) appointment (election) of executives, employees of the internal control service (if any);

8) an electronic copy of the rules for granting microcredits;

9) electronic copies of documents confirming the identity of executives and major participants (major shareholders) (for foreigners and stateless persons);

10) electronic copies of documents confirming that executives have higher education.

Documents submitted in a foreign language are translated into Kazakh and Russian and are 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";

11) electronic copies of documents confirming the absence of an unexpunged or outstanding criminal record of executives and major participants (major shareholders) (for foreigners and stateless persons).

The date of issue of the specified documents does not exceed 3 (three) months preceding the date of filing the application (except for cases when the submitted documents

indicate a different period of their validity). If the legislation of the country whose state body is authorized to confirm information about the absence of an unexpunged or outstanding conviction 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 is sent by letter from the state body of the country of citizenship (for foreigners ) or the country of permanent residence (for stateless persons) to the address of the service provider;

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

When the service recipient applies for a license to the office of the service provider:

- 1) an application for a license to carry out microfinance activities in the form in accordance with Appendix 2 to the Rules;
- 2) a copy of the document confirming the payment of the minimum amount of the authorized capital;

The following documents are submitted as documents confirming the payment of the minimum authorized capital: a second-tier bank document (including an extract on the movement of money in the client's bank accounts), confirming the transfer of money to the bank account as a contribution to the authorized capital of the service recipient and issued no earlier than 30 (thirty) calendar days prior to the date of application for a license, or primary accounting documents or financial statements (balance sheet, cash flow statement, statement of changes in equity) or 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 holders of securities;



8.

List of documents required for provision of a public service

- 3) information on compliance with the minimum amount of equity capital in the form in accordance with Appendix 6 to the Rules;
- 4) a copy of the document confirming the payment of the license fee for the right to engage in certain types of activities;
- 5) a copy of the charter (notarized if the original is not submitted for verification);
- 6) 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);
- 7) copies of documents confirming the employment and (or) appointment (election) of executives, employees of the internal control service (if any);
- 8) a copy of the rules for granting microcredits;
- 9) copies of identity documents of executives and major participants (major shareholders) (for foreigners and stateless persons);
- 10) copies of documents confirming that executives have higher education.

Documents submitted in a foreign language are translated into Kazakh and Russian and are 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";

- 11) documents confirming the absence of an unexpunged or outstanding conviction of executives and major participants (major shareholders) (for foreigners and stateless persons);

The date of issue of the specified documents does not exceed 3 (three) months preceding the date of filing the application (except for cases when the submitted documents indicate a different period of their validity). If the legislation of the

country whose state body is authorized to confirm information about the absence of an unexpunged or outstanding conviction 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 is sent by letter from the state body of the country of citizenship (for foreigners ) or the country of permanent residence (for stateless persons) to the authorized body;

12) notarized copies of the provisions of branches and representative offices (if any).

When the service recipient applies for a duplicate of the license (if the previously issued license was issued in paper form) to the office of the service provider:

- 1) an application for obtaining a duplicate of the license in any form;
- 2) a copy of the document confirming the payment of the license fee for the right to engage in certain types of activities when issuing a duplicate of the license.

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

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

When the service recipient applies for reissuing a license to the portal:

- 1) an electronic application for reissuing a license to carry out microfinance activities in the form in accordance with Appendix 4 to the Rules;
- 2) an electronic application for reissuing 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 name due to a change in the type of activity, reorganizing the service recipient;

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

4) electronic copies of documents containing information about the changes that served as the basis for reissuing a license, with the exception of documents, information from which is contained in state information systems;

5) electronic copies of documents confirming compliance with the requirements provided for in paragraphs 3 and 4 of Annex 2 to this resolution, in case of a change in location, entailing an increase in the authorized capital;

6) electronic copies of documents confirming compliance with the qualification requirements, in case of a change in location, entailing an increase in the authorized capital, a change in the name due to a change in the type of activity, reorganization of the service recipient.

When the service recipient applies for reissuance of the license to the office of the service provider:

1) an application for reissuing a license to carry out microfinance activities in the form in accordance with Appendix 4 to the Rules;

2) an application for reissuing 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 name due to a change in the type of activity, reorganizing the service recipient;

		<p>3) a copy of the document confirming the payment of the license fee for reissuance of the license;</p> <p>4) copies of documents containing information about the changes that served as the basis for reissuing a license, with the exception of documents, information from which is contained in state information systems;</p> <p>5) copies of documents confirming compliance with the requirements provided for in paragraphs 3 and 4 of Appendix 2 to this resolution, in case of a change in location, entailing an increase in the authorized capital;</p> <p>6) copies of documents confirming compliance with the qualification requirements, in case of a change in location, entailing an increase in the authorized capital, a change in the name due to a change in the type of activity, reorganization of the service recipient.</p>
		<p>Grounds for refusal to issue a license :</p> <p>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;</p> <p>2) if the service recipient within 6 (six) months from the date of its state registration (re-registration) in the State Corporation "Government for Citizens" has not applied for a license to carry out microfinance activities;</p> <p>3) non-compliance 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);</p> <p>4) non-compliance with the deadline for state re-registration, established by paragraph 1 of Article 31 of the Law;</p>

9.	<p>Grounds for refusal to provide a public service, established by the legislation of the Republic of Kazakhstan</p>	<p>5) failure to comply with the deadline established by paragraph 2-1 of Article 31 of the Law for filing an application for a license to carry out microfinance activities;</p> <p>6) if engaging in a type of activity is prohibited by the Law for a service recipient whose subject of activity is the provision of financial services;</p> <p>7) the license fee has not been paid;</p> <p>8) the service recipient does not meet the qualification requirements;</p> <p>9) in relation to the service recipient there is a court decision (verdict) that has entered into legal force on the suspension or prohibition of activities subject to licensing;</p> <p>10) the court, on the basis of the recommendation of a bailiff, temporarily prohibited the issuance of a license to the service recipient;</p> <p>11) the unreliability of the documents submitted by the service recipient for obtaining a license, and (or) the data (information) contained in them is established.</p> <p>Grounds for refusal to reissue a license:</p> <p>1) failure to submit or improper execution of the documents specified in paragraph 8 of the Standard;</p> <p>2) non-compliance with qualification requirements.</p>
10.	<p>Other requirements, taking into account the specifics of the provision of a public service, including those provided in electronic form</p>	<p>The address of the place of provision of the public service is posted on the official Internet resource of the service provider.</p> <p>The service recipient has the opportunity to receive information about the procedure and status of the provision of the public service in remote access mode through the "personal account" of the portal, as well as the Unified Contact Center for provision of public services.</p> <p>Contact numbers of information services on provision of the public service are posted on the official Internet resource of the service provider. The Unified contact center for provision of public services is: 8-800-080-7777, 1414.</p>

Form

To

\_\_\_\_\_  
(full name of the service provider)

from \_\_\_\_\_  
(name of service recipient)

### 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 20.09.2021 No. 91 (shall be enforced sixty calendar days after the day of its first official publication).

I ask you to issue a license to carry out microfinance activities:

\_\_\_\_\_  
(type of microfinance activity)

Information about the service recipient:

1. Name, location and actual address

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

\_\_\_\_\_  
(business identification number (if any))

\_\_\_\_\_  
(telephone number, fax number, e-mail address, Internet resource)

2. Number and date of the certificate of state registration of the issue of announced shares (for legal entities established in the organizational and legal form of a joint-stock company) and the amount of the authorized capital of the service recipient

\_\_\_\_\_  
3. Information about major participants (major shareholders) of the service recipient:

1) \_\_\_\_\_

\_\_\_\_\_  
(surname, name and patronymic (if any) of a major participant (major shareholder) - an individual, name, as well as business identification number of a major participant (major shareholder) - legal entity)

2) information on the presence of an outstanding or unexpunged conviction of an individual



---

\_\_\_\_\_;

3) information about registration, place of residence or location

---

\_\_\_\_\_;

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

4) information about the presence of registration, place of residence or location at 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 No. 8 "On establishment of the List of offshore zones for the purposes of

banking and insurance activities, activities of professional participants of securities market and other licensed activities in the securities market, activities of equity investment funds and activities of organizations engaged in microfinance activities" (registered in the Register of State Registration of Regulatory Legal Acts No. 20095)

---

\_\_\_\_\_;

yes (no)

5) information whether a major participant in the service recipient is a legal entity, a founder (shareholder, participant) or executive officer of which previously was the first head or founder (participant) of a microfinance organization, credit partnership, pawnshop, for a period not exceeding one year before the adoption by the authorized body for regulation, control and supervision of the financial market and financial organizations (hereinafter referred to as the authorized body

)

of the decision to deprive these organizations of a license 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 of the Law of the Republic of Kazakhstan

"On microfinance activities"

---

\_\_\_\_\_;

yes (no)

6) information about legal entities in which a major participant (major shareholder) of the service recipient owns directly and (or) indirectly ten or more percent of voting shares (stakes in

the authorized capital):

---

(name, location, type of activity and data on state registration of a legal entity)

---

;

(ownership: direct and (or) indirect, percentage ratio of the number of voting shares of a legal

entity owned by a participant (shareholder) to the total number of voting shares of a legal entity or a share in the authorized capital of a legal entity)

7) information about whether he was or is a major participant - an individual or the first head of a major participant - a legal entity and (or) executive officer of a financial institution, head or deputy

head of a branch of a non-resident bank of the Republic of Kazakhstan, a branch of an insurance

(reinsurance) organization-non-resident of the Republic of Kazakhstan, a branch of an insurance broker-non-resident of the Republic of Kazakhstan for a period not exceeding one

year before the authorized body makes a decision to classify the bank, a 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, conservation of insurance (reinsurance) organization, forced buyout of its shares, deprivation of a license of a financial organization, a branch of a non-resident bank of the Republic of Kazakhstan, a branch of an insurance (reinsurance) non-resident organization of the Republic of Kazakhstan, a branch of an insurance broker-non-resident of the Republic of Kazakhstan, or the entry into force of a court decision on compulsory

liquidation of a financial organization or declaring it bankrupt in the manner, prescribed by the

legislation of the Republic of Kazakhstan, or entry into force of the court decision on the forced termination of the activities of a branch of the bank - non-resident of the Republic of Kazakhstan, a branch of the insurance (reinsurance) non-resident organization of the Republic of Kazakhstan

---

4. Information about the head employees of the service recipient:

1) \_\_\_\_\_;

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

2) general information:

Date and place of birth	
Citizenship	

Details of the identity document, individual identification number	
--	--

### 3) education:

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

4) information about spouse, close relatives (parents, brother, sister, children) and in-laws (parents, brother, sister, children of the spouse (wife) (do not fill out for executives of microfinance organizations, pawnshops in the organizational and legal form of a joint-stock company):

№	Surname, name, patronymic (if any)	Year of birth	Relationships	Place of work and position
1	2	3	4	5

5) information on participation of the service recipient's manager in the authorized capital or ownership of shares of legal entities:

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

6) information about labor activity (information is indicated on all labor activity of the manager of the service recipient (also membership in the management body), including from the moment of graduation from a higher educational institution, indicating the position in a financial organization, banking and (or) insurance holding company, as well as the period during which the manager of the service recipient did not work):

№	Period of work (date, month, year)	Place of work	Position	Reasons for dismissal	Supervised units, main functional responsibilities
1	2	3	4	5	6

7) information on whether the executive employee of the service recipient was previously a head, a member of the management body, a head, a member of the executive body, a chief accountant of a financial organization, a head or deputy head of a branch of a non-resident bank of the Republic of Kazakhstan, a branch of an insurance (reinsurance) company - non-resident of the Republic of Kazakhstan, a branch of an insurance broker-non-resident of the Republic of Kazakhstan, a major participant - an individual, a head of a major participant (bank holding company) - a legal entity of a financial organization in the period not more than one year before the decision made by the authorized body to classify a bank, a branch of a

bank-non-resident of the Republic of Kazakhstan to the category of insolvent banks, branches of non-resident banks of the Republic of Kazakhstan, conservation of an insurance (reinsurance) company or forced buyout of its shares, deprivation of a license of a financial organization, a branch of a non-resident bank of the Republic of Kazakhstan, a branch of an insurance (reinsurance) company-non-resident of the Republic of Kazakhstan, a branch of an insurance broker-non-resident of the Republic of Kazakhstan, resulting in 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 bank-non-resident of the Republic of Kazakhstan, a branch of an insurance (reinsurance) company-non-resident of the Republic of Kazakhstan

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— (name of the financial institution, position,

---

—; work period)

8) whether the executive employee's consent to 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 an insurance (reinsurance) organization-non-resident of the Republic of Kazakhstan, a branch of an insurance broker-non-resident of the Republic of Kazakhstan was revoked

\_\_\_\_\_ ; yes (no)

9) whether an executive employee of the service recipient was held accountable for committing a corruption offense or whether he was subjected to an administrative penalty before the date of appointment (election) for committing a corruption offense \_\_\_\_\_ yes (no)

---

— a brief description of the offense, crime, court decision,

---

—; indicating the grounds for prosecution

10) information on whether the executive officer of the service recipient was previously a manager, member of the management body, head, member of the executive body, chief accountant of a financial institution, major participant (major shareholder) - an individual, manager, member of the management body, head, member of the executive body, chief

accountant of a major participant (major shareholder) - a legal entity-issuer that defaulted on the payment of coupon interest on issued equity securities for four or more consecutive periods, or whose debt on payment of coupon interest on issued equity securities, for which default was made, amounts to four times and (or) more than the amount of the coupon interest , or the amount of default on the payment of the principal debt on issued equity securities is an amount ten thousand times the amount of the monthly calculation index, established by the law on the republican budget as of the date of payment

\_\_\_\_\_ yes (no),

(name of the legal entity,

;

position, work period)

11) information about the presence of an outstanding or unexpunged criminal record

;

12) information on the presence of a court decision which has entered into legal force in respect of an executive employee on the application of a criminal penalty in the form of deprivation of the right to hold the position of an executive employee of a financial organization, banking and (or) insurance holding company and be a major participant (major shareholder) of a financial organization for life

5. Whether 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 has been met

\_\_\_\_\_. yes (no)

6. Whether the requirement to install an information system that ensures the automation of accounting has been met

\_\_\_\_\_. yes (no)

7. The list of documents to be sent, the number of copies and sheets for each of them:

---

—

—

—

The service recipient confirms the accuracy and completeness of the documents and information attached to the application.

The Service Receiver consents 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 the application (with attachment of supporting documents).

---

—

(signature or electronic digital signature) (date)

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 No. 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)

---

—

(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 of  
microfinance activities

Form

To \_\_\_\_\_  
(full name of the service provider)

From \_\_\_\_\_  
(full name of the service recipient)

**Application for reissuance of a license to carry out microfinance activities**

I ask to reissue the license to carry out microfinance activities

\_\_\_\_\_  
(indicate the reason for the license reissuance)

1. Name, location of the service recipient \_\_\_\_\_

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

\_\_\_\_\_  
(telephone number, fax number, e-mail address, internet resource)

2. Microfinance license data

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

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

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

\_\_\_\_\_  
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 or EDS)

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

Appendix 4-1  
to the Rules for licensing of  
microfinance activity

Form

To \_\_\_\_\_  
(full name of the service provider)  
from \_\_\_\_\_  
(full name of the service recipient)

### **Application for reissuance 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 No. 52 (shall be enforced 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 20.09.2021 No. 91 (shall be enforced sixty calendar days after the day of its first official publication).

I ask you to reissue a license for microfinance activities

\_\_\_\_\_  
—  
(indicate the reason for reissuance of the license)

1. Data on the license to carry out microfinance activities

\_\_\_\_\_  
—  
(number, date of issue, name of the state 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, e-mail address, Internet resource)

3. Number and date of the certificate of state registration of the issue of announced shares (for legal entities established in the organizational and legal form of a joint-stock company) and the amount of the authorized capital of the service recipient

---

— 4. Information about major participants (major shareholders) of the service recipient:

1) \_\_\_\_\_

—; (surname, name and patronymic (if any) of a major participant (major shareholder) - an individual, name, as well as business identification number of a major participant (major shareholder) – a legal entity

2) information on the presence of an outstanding or unexpunged conviction of an individual

---

—; 3) information about registration, place of residence or location

---

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

4) information about the presence of registration, place of residence or location at 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 24.02.2020 No. 8 "On establishment of the List of offshore zones for the purposes of

banking and insurance activities, activities of professional participants of securities market and other licensed activities in the securities market, activities of equity investment funds and activities of

organizations engaged in microfinance activities" (registered in the Register of State Registration of Regulatory Legal Acts No. 20095)

\_\_\_\_\_ ; yes (no)

5) information on whether the major participant of the service recipient is a legal entity whose founder (shareholder, participant) or executive officer previously was the first head or founder (participant) of a microfinance

organization, credit partnership, pawnshop, for a period not exceeding one year before the adoption by the authorized body for regulation, control and supervision over financial market and financial organizations (hereinafter referred to as the authorized body

)

of the decision to deprive these organizations of a license 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 of the Law of the Republic of Kazakhstan

"On microfinance activities"

\_\_\_\_\_ ; yes (no)

6) information about legal entities in which a major participant (major shareholder) of the service recipient owns directly and (or) indirectly ten percent or more of the voting shares (stakes in the authorized capital):

\_\_\_\_\_  
(name, location, type of activity and data on the state

\_\_\_\_\_  
registration of a legal entity)

—;

(ownership: direct and (or) indirect, percentage of voting shares of a legal entity owned by a participant (shareholder), to the total number of voting shares of a legal entity or share of participation in the authorized capital of a legal entity)

7) information about whether he was or is a major participant - an individual or the first head of a major participant - a legal entity and (or) executive officer of a financial institution, head or deputy

head of a branch of a non-resident bank of the Republic of Kazakhstan, a branch of an insurance

(reinsurance) company-non-resident of the Republic of Kazakhstan, a branch of an insurance broker-non-resident of the Republic of Kazakhstan for a period not exceeding one

year before the authorized body makes a decision to classify the bank, branch of non-resident bank of the Republic of Kazakhstan to the category of insolvent banks, branches of non-resident banks of the Republic of Kazakhstan, conservation of insurance (reinsurance) company, forced buyout of its shares, deprivation of licenses of a financial organization, a branch of a non-resident bank of the Republic of Kazakhstan, a branch of an insurance (reinsurance) non-resident company of the Republic of Kazakhstan, a branch of an insurance broker-non-resident of the Republic

Kazakhstan, or the entry into force of a court decision on compulsory liquidation of a financial organization or declaring it bankrupt in the manner prescribed by the

legislation of the Republic of Kazakhstan, or entry into force of a court decision on the forced termination of the activities of a branch of a bank - non-resident of the Republic of Kazakhstan, a branch of an insurance (reinsurance) non-resident organization of the Republic of Kazakhstan

---

5. Information about the executives of the service recipient:

1) \_\_\_\_\_

;

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

2) general information:

Date and place of birth	
Citizenship	
Details of the identity document, individual identification number	

3) education:

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

;

4) information about the spouse, close relatives (parents, brother, sister, children) and in-laws (parents, brother, sister, children of the spouse (wife)) (do not fill in for executives of microfinance organizations, pawnshops in the legal form of a joint stock company):

№	Surname, name, patronymic (if any)	Year of birth	Relationships	Place of work and position
1	2	3	4	5

;

5) information on the participation of an executive employee of the service recipient in the authorized capital or ownership of shares of legal entities:

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

;

6) information about labor activity (information is indicated on all labor activity of the manager of the service recipient (also membership in the management body), including from the moment of graduation from a higher educational institution, indicating the position in a financial institution, banking and (or) insurance holding company, as well as the period during which the manager of the service recipient did not work):

№	Period of work (date, month, year)	Place of work	Position	Reasons for dismissal	Supervised units, main functional responsibilities
1	2	3	4	5	6

;

7) information on whether the executive employee of the service recipient was previously a head, a member of the management body, a head, a member of the executive body, a chief accountant of a financial organization, a head or deputy head of a branch of a non-resident bank of the Republic of Kazakhstan, a branch of an insurance (reinsurance) company - a non-resident of the Republic of Kazakhstan, a branch of an insurance broker-non-resident of the Republic of Kazakhstan, a major participant - an individual, the head of a major participant (bank holding company) - a legal entity of a financial organization in the period not more than one year before the decision by the authorized body to classify a bank, a branch of a bank-non-resident of the Republic of Kazakhstan to the category of insolvent banks, branches of non-resident banks of the Republic of Kazakhstan, conservation of an insurance (reinsurance) company or forced buyout of its shares, deprivation of a license of a financial organization, a branch of a non-resident bank of the Republic of Kazakhstan, a branch of an insurance (reinsurance) company-non-resident of the Republic of Kazakhstan, a branch of an insurance broker-non-resident of the Republic of Kazakhstan, resulting in 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 bank-non-resident of the Republic of Kazakhstan, a branch of an insurance (reinsurance) company-non-resident of the Republic of Kazakhstan

---

(name of the financial institution, position,

---

;

work period)

8) whether the executive employee's consent to 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 an insurance (reinsurance) organization-non-resident of the Republic of Kazakhstan, a branch of an insurance broker-non-resident of the Republic of Kazakhstan was revoked

\_\_\_\_\_ ; yes (no)

9) whether an executive employee of the service recipient was held accountable for committing a corruption offense or whether he was subjected to an administrative penalty before the

date of appointment (election) for committing a corruption offense

\_\_\_\_\_ yes (no)

— a brief description of the offense, crime, court decision,

— ;  
indicating the grounds for prosecution)

10) information on whether the executive officer of the service recipient was previously a manager, member of the management body, head, member of the executive body, chief accountant of a financial institution, major participant (major shareholder) - an individual, manager, member of the management body, head, member of the executive body, chief accountant of a major participant (major shareholder) - a legal entity-issuer that defaulted on the payment of coupon interest on issued equity securities for four or more consecutive periods, or whose debt on payment of coupon interest on issued equity securities, for which default was made, amounts to four times and (or) more than the amount of the coupon interest , or the amount of default on the payment of the principal debt on issued equity securities is an amount ten thousand times the amount of the monthly calculation index, established by the law on the republican budget as of the date of payment

\_\_\_\_\_ yes (no)

,  
(name of the legal entity,

\_\_\_\_\_ ;  
position, work period)

11) information about the presence of an outstanding or unexpunged criminal record

\_\_\_\_\_ ;

12) information on the presence of a court decision against an executive employee which has entered into legal force, on the application of a criminal penalty in the form of deprivation of the right to hold the position of an executive employee of a financial organization, banking

and (or) insurance holding company and be a major participant (major shareholder) of a financial organization for life

\_\_\_\_\_.

6. Whether 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 has been met

\_\_\_\_\_.

yes (no)  
7. Whether the requirement to establish an information system that ensures the automation of accounting has been met

\_\_\_\_\_.

yes (no)  
8. The list of documents to be sent, the number of copies and sheets for each of them:

\_\_\_\_\_.

\_\_\_\_\_.

\_\_\_\_\_.

The service recipient confirms the accuracy and completeness of the documents and information attached to the application.

The service recipient consents 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 the application (with supporting documents attached).

\_\_\_\_\_.

(signature or 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 No. 226 registered in the Register of state registration of regulatory legal acts under No. 19709, (hereinafter - Regulations No. 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 No. 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 No. 52 (shall be enforced twenty-one calendar days after the day of its first official publication); dated 20.09.2021 No. 91 (shall be enforced sixty calendar days after the day of its first official publication).

№	Qualification requirements	Documents confirming compliance with qualification requirements
1	2	3
		Information on the availability of an information system that provides automation of accounting, specified in the application for a license to

1.	Availability of an information system that provides automation of accounting	<p>carry out microfinance activities, in the form in accordance with Appendix 2 to the Rules.</p> <p>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.</p>
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 No. 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 No. 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 No. 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 No. 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.
7.	<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 31.03.2021 No. 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.
	<p>An individual cannot be a manager:</p> <p>1) if he does not have an impeccable business reputation;</p> <p>2) who was previously the head, member of the management body, head, 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 an insurance (reinsurance) company-non-resident of the Republic of Kazakhstan, a branch of an insurance broker-non-resident of the Republic of Kazakhstan, a major participant - an individual, the head of a major participant (bank holding company) - a legal entity of a financial organization in the period not more than one year before the adoption by the authorized body for regulation, control and supervision of the financial market and financial organizations (hereinafter - the authorized body) of a decision on classifying a bank, a branch of a non-resident bank of the Republic of Kazakhstan as insolvent banks, branches of non-resident banks of the Republic of Kazakhstan, conservation of an insurance (reinsurance) company or forcibly repurchasing its shares, revoking the license of a financial organization, a branch of a non-resident bank of the Republic of Kazakhstan, a branch of an insurance (reinsurance) company-non-resident of the</p>	<p>Documents confirming the absence of an unexpunged or outstanding criminal record from executive employees (for foreigners and stateless persons).</p> <p>The date of issue of the specified documents does not exceed 3 (three) months preceding the date of filing the application (except for cases when the submitted documents indicate a different period of their validity). If the legislation of the country whose state body is authorized to confirm information about the absence of an unexpunged or outstanding conviction for crimes does not provide for the issuance of supporting documents to persons in</p>

10.	<p>Republic of Kazakhstan, a branch of an insurance broker-non-resident of the Republic of Kazakhstan, which resulted in their liquidation and (or) termination of activities in the financial market, or the entry into force of a court decision on compulsory liquidation of a financial organization or declaring it bankrupt in the manner prescribed 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 an insurance (reinsurance) company-non-resident of the Republic of Kazakhstan in cases established by the laws of the Republic of Kazakhstan;</p> <p>3) whose consent to 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 an insurance (reinsurance) organization - non-resident of the Republic of Kazakhstan, a branch of an insurance broker-non-resident of the Republic of Kazakhstan was revoked;</p> <p>4) who committed a corruption offense or subjected to an administrative penalty before the date of appointment (election) for committing a corruption offence.</p>	<p>respect of whom the specified information is requested, then the corresponding confirmation is sent by letter from the state body of the country of citizenship (for foreigners ) or the country of 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 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>
	<p>1. The following person cannot be a major participant of a microfinance organization:</p> <p>1) an individual with an outstanding or unexpunged conviction;</p> <p>2) who has registration, place of 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 No. 8 “On establishing the List of offshore zones for the purposes of banking and insurance activities,</p>	<p>Documents confirming the absence of unexpunged or outstanding convictions of major participants (major shareholders) (for foreigners and stateless persons).</p>

<p>activities of professional participants in the securities market and other licensed activities in the securities market, activities of joint-stock investment funds and activities of organizations engaged in microfinance activities” (registered in the Register of State Registration of Regulatory Legal Acts No. 20095) ;</p> <p>3) is a legal entity, the founder ( shareholder, participant) or executive officer of which was previously the first head or founder (participant) of a microfinance organization in the period not more than one year before the decision was made by the authorized body to deprive this microfinance organization of a license to carry out microfinance activities on the grounds, specified by 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”;</p> <p>4) previously was or is a major participant - an individual or the first head of a major participant - a legal entity and (or) an executive employee of a financial organization, a head or deputy head of a branch of a non-resident bank of the Republic of Kazakhstan, a branch of an insurance (reinsurance) company - a non-resident of the Republic of Kazakhstan, a branch of an insurance broker-non-resident of the Republic of Kazakhstan within a period of not more than one year prior to the decision by the authorized body to classify a bank, a branch of a non-resident bank of the Republic of Kazakhstan as insolvent banks, branches of banks-non-residents of the Republic of Kazakhstan, conservation of an insurance ( reinsurance) company, forced redemption of its shares, revocation of the license of a financial organization, a branch of a non-resident bank of the Republic of Kazakhstan, a branch of an insurance (reinsurance) company-non-resident</p>	<p>The date of issue of the specified documents does not exceed 3 (three) months preceding the date of filing the application (except for cases when the submitted documents indicate a different period of their validity). If the legislation of the country whose state body is authorized to confirm information about the absence of an unexpunged or outstanding conviction 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 is sent by letter from the state body of the country of citizenship (for foreigners ) or the country of 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 in accordance with Appendix 2 to the Rules.</p> <p>Information specified in the application for reissuing a license to</p>
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	<p>of the Republic of Kazakhstan, a branch of an insurance broker-non-resident 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 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 an insurance (reinsurance) company-non-resident of the Republic of Kazakhstan.</p> <p>2. A major participant in a microfinance organization cannot be appointed (elected) to the position of the head of the executive body of a microfinance organization (does not apply to a microfinance organization established in the form of a business partnership).</p>	<p>carry out microfinance activities, in the form in accordance with Appendix 4-1 to the Rules.</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>