

IAS	"E-Finance Center" Joint-Stock Company	page/of			
Date of introduction		1/7			
	Regulations on the Internal Audit Service of the "E-Finance Center" Joint-Stock Company	Amendment No.			

APPROVED
by the decision of Audit Committee
of the Board of Directors
of the "E-Finance Center" JSC
from " 04 " 02
2025 year (Minutes No. 1)

APPROVED
by the decision of the
Board of Directors of the
"E-Finance Center" JSC
from " 06 " 02
2025 year (Minutes No. 1)

AMENDMENTS AND ADDITIONS					
№	3		Date		

GENERAL INFORMATION		
Document designation	Name of the document	Date of introduction
IAS	Regulations on the Internal Audit Service of the "E-Finance Center" Joint-Stock Company	Decision of the Board of Directors dated August 4, 2021 (Minutes No. 10)

CONTENTS OF AMENDMENTS AND ADDITIONS No.3	
Section to be modified/supplemented, paragraph, subparagraph, table	Text of amendments and additions
Section 1	Add the following eighth paragraph: “Human Resources and Remuneration Committee (the Human Resources and Remuneration Committee of the Company’s Board of Directors) – an advisory and consultative body of the Board of Directors, established to conduct detailed analysis and develop recommendations on the most important matters within the competence of the Human Resources and Remuneration Committee.”
Paragraph 3 of Section 2	To be revised as follows: “3. The current activities and organization of the IAS are managed by the Head of the IAS. The functions of the IAS may be performed by a sole internal auditor of the Company.”

Prepared by:

Full name	Position	Structural division	Signature
Мурзиев Б.И.	Head of the IAS	IAS	

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CONTENTS OF AMENDMENTS AND ADDITIONS No.3	
Paragraph 27 of Section 11	<p>To be revised as follows:</p> <p>“27. The assessment of the effectiveness of the IAS, its Head, and employees is carried out by the Board of Directors based on the evaluation of the Key Performance Indicators (KPI) map (hereinafter – KPI Map) of each IAS employee for the reporting period (quarter, year), in accordance with this Regulation.”</p> <p>The KPI maps of IAS employees, with target values, are developed by the IAS and approved by the Board of Directors no later than February of the current year in the form set out in Appendix 1 to this Regulation, following preliminary approval by the Human Resources and Remuneration Committee.</p> <p>The assessment of the effectiveness of IAS employees is carried out by the Board of Directors on a quarterly basis and at the end of the year, no later than the month following the reporting period (1, 2 and 3 quarters) and no later than December 25 for 4 quarter (year-end), based on the approved KPI maps of IAS employees with actual values, preliminarily approved by the Human Resources and Remuneration Committee, in the form set out in Appendix 2 to this Regulation.</p>
Paragraph 31 of Section 12	<p>To be revised as follows:</p> <p>“31. Bonuses for IAS employees are awarded based on the assessment of their performance for the reporting period (quarter, year) in accordance with the decision of the Board of Directors, in accordance with this Regulation.”</p> <p>Based on the decision of the Company’s Board of Directors, bonuses for IAS employees on national and public holidays are granted if a decision has been made to award such bonuses to the Company’s employees. In this case, the amount of the bonus for IAS employees is determined to be the same as that paid to the Company’s employees.”</p>
Paragraph 31-1 of Section 12	<p>Add paragraph 31-1 as follows:</p> <p>«31-1. Bonuses for IAS employees are not provided:</p> <ol style="list-style-type: none"> 1) during the probation period; 2) during the term of the disciplinary sanction; 3) if there is an order to terminate the employment contract (at the initiative of the IAS employee); 4) in relation to an IAS employee who is on unpaid leave for childcare; 5) in relation to an IAS employee who is on uninterrupted unpaid leave for more than 30 (thirty) calendar days; 6) in relation to an IAS employee who is on educational leave for more than 30 (thirty) calendar days.”

Prepared by:

Full name	Position	Structural division	Signature
Мурзиев Б.И.	Head of the IAS	IAS	

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CONTENTS OF AMENDMENTS AND ADDITIONS No.3	
Paragraph 33 of Section 12	<p>To be revised as follows:</p> <p>“33. The amount of the quarterly bonus based on the assessment of IAS employees’ performance is determined by multiplying the official salary by the final performance as specified in the KPI maps of IAS employees with actual values. At the same time, the maximum bonus amount based on the performance assessment for the reporting period (quarter) for an IAS employee shall not exceed 4 (four) official salaries per year, unless otherwise determined by the decision of the Board of Directors.</p> <p>The amount of the annual bonus based on the assessment of IAS employees’ performance is determined by summing the final performance indicators for the reporting periods (quarters) and dividing by the number of reporting periods for which the annual assessment is to be calculated. At the same time, the maximum bonus amount based on the performance assessment for the reporting period (year) for an IAS employee shall not exceed 2 (two) official salaries, unless otherwise determined by the decision of the Board of Directors.”</p>
Paragraph 34 of Section 12	<p>To be revised as follows:</p> <p>“34. IAS employees are granted paid annual leave of 30 (thirty) calendar days with the preservation of average salary, with one portion of the paid annual leave being no less than 14 (fourteen) calendar days.”</p>
Paragraph 35 of Section 12	<p>To be revised as follows:</p> <p>“35. IAS employees are paid a wellness allowance not exceeding 2 (two) official salaries within the limits of the funds available in the Company’s Development Plan for the respective financial year, provided that paid annual leave is granted under the conditions set forth in this Regulation. At the same time, the amount of the wellness allowance is paid equally to all IAS employees.</p> <p>In the first working year, an IAS employee, upon his application, is paid a health improvement allowance in proportion to the time actually worked, if he is granted paid annual leave, or part of it, the duration of which is at least 14 (fourteen) calendar days.</p> <p>In subsequent years, the recovery allowance may be paid to IAS employees in proportion to the time actually worked when providing paid annual leave.</p> <p>In case of incomplete use of the rehabilitation allowance, the remaining part is paid to the IAS employee at the end of the working year on the basis of his application in accordance with the established procedure.</p>

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Мурзиев Б.И.	Head of the IAS	IAS	

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	A health improvement allowance is provided to an IAS employee during the current calendar year. At the same time, if an IAS employee did not receive a health improvement allowance for the previous working year, the health improvement allowance cannot be transferred in the current and subsequent years."
Paragraph 36-1 of Section 12	Add paragraph 36-1 as follows: "36-1. IAS employees are provided with social support in types and amounts established by the legislation of the Republic of Kazakhstan and the Company's internal regulatory documents, which define the procedure and conditions for providing social support to all Company employees."
Appendix 1 to the Regulation	Add Appendix 1 to the Regulation, according to the appendix to these amendments and additions.
Appendix 2 to the Regulation	Add Appendix 2 to the Regulation, according to the appendix to these amendments and additions.

Appendix 1
to Amendments and Additions No. 3
to the Regulation on the Internal Audit Service of the
"E-Finance Center" Joint-Stock Company
(Minutes No. ____ of the Board of Directors of the
"E-Finance Center" Joint-Stock Company
dated "____" _____ 2025 year)

"Appendix 1
to the Regulation on the Internal Audit Service of the
"E-Finance Center" Joint-Stock Company,
approved by the decision of the Board of Directors of the
"E-Finance Center" Joint-Stock Company
dated August 4, 2021 (Minutes No. 10)

form

Approved by the decision of the HR and

Approved by the decision of the

Prepared by:

Full name	Position	Structural division	Signature
Мурзиев Б.И.	Head of the IAS	IAS	

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Remuneration Committee of the Board of Directors of the "E-Finance Center" Joint-Stock Company from "___" _____ year (Minutes No. __)

Board of Directors of the "E-Finance Center" Joint-Stock Company from "___" _____ year (Minutes No. __)

Key Performance Indicators (KPI) Map

(position of an IAS employee)

"E-Finance Center" Joint Stock Company with target values for 1-4 quarters of _____ year

№	Name of the KPI	Weight, (%)	Completi on Form	Goal			
				1 quarter	2 quarter	3 quarter	4 quarter
1	2	3	4	5	6	7	8

Acquainted _____
(Full name of IAS employee) *(signature)*

“ _____ ” 20 ____ “.

Appendix 2
to Amendments and Additions No. 3
to the Regulation on the Internal Audit Service of the
"E-Finance Center" Joint-Stock Company
(Minutes No. ____ of the Board of Directors of the
"E-Finance Center" Joint-Stock Company
dated "____" _____ 2025 year)

"Appendix 2
to the Regulation on the Internal Audit Service of the
"E-Finance Center" Joint-Stock Company,
approved by the decision of the Board of Directors of the
"E-Finance Center" Joint-Stock Company
dated August 4, 2021 (Minutes No. 10)

form

Approved by the decision of the HR and
Prepared by:

Approved by the decision of the

Full name	Position	Structural division	Signature
Мурзиев Б.И.	Head of the IAS	IAS	

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Remuneration Committee of the Board of Directors of the "E-Finance Center" Joint-Stock Company from "___" _____ year (Minutes No. __)

Board of Directors of the "E-Finance Center" Joint-Stock Company from "___" _____ year (Minutes No. __)

Key Performance Indicators (KPI) Map

(position of an IAS employee)

"E-Finance Center" Joint Stock Company with actual values for __ quarter of ____ year

№	Name of the KPI	Weight, (%)	Goal	Fact	Final performance result
1	2	3	4	5	6

IAS employee

(Full name)

“___” _____ 20__.
(date)

(signature) ”.

Prepared by:

Full name	Position	Structural division	Signature
Мурзиев Б.И.	Head of the IAS	IAS	