

# Annex I

The applicable measures for Small and Medium-Sized Enterprises are described and compared below.

Applicable Measures	Small Sized Enterprises	Medium-Sized Enterprises
<p><b>Suspension of payments of the principal debt and fees under credit institutions' loan agreements</b></p>	<p>Branches of economy falling under suspension:</p> <ul style="list-style-type: none"> <li>• Trade sector, including tenants of shopping and entertainment centers, consumer goods stores, goods delivery chain, except for grocery stores, pharmacies and related deliveries;</li> <li>• Sports, tourism and hotel business, including tour operators and travel agents;</li> <li>• Passenger and freight transportation sector, except for food and medicine;</li> <li>• Catering sector, including restaurants and cafes;</li> <li>• Welfare, leisure and recreation sector, including theatres, cinemas, photo and video shooting, exhibitions and conferences, organization of celebrations, beauty salons and fitness centers.</li> </ul>	<p>Same</p>
	<p>Condition to apply for suspension:</p> <p>Deterioration of the financial standing of SME/Individual Entrepreneur, due to a confirmed decrease in sales of goods and (or) services, delays, suspensions, rescheduling (suspension) of payments from buyers, reduction in the number of employees or for other objective reasons during the State of Emergency</p>	<p>Same</p>
	<p>Suspension of payments is carried out by way of provision of the grace period for the principal debt and fees without signing additional agreements to bank loan and (or) microloan agreements, pledge agreements.</p> <p>Requirement for credit institution within the period of suspension of payments, to terminate the claim-related work and notification the borrower of the need to repay overdue debts.</p> <p>The bank shall have the right to refuse to fulfil the payment claim on the individuals' accounts, which loans the bank has suspended payments on.</p> <p>Credit institutions are prohibited to charge commissions and other payments from borrowers while considering applications for suspension of payments and corresponding amendment of pledge agreements and other related agreements.</p>	<p>Same</p>
<p><b>Soft Loan Program</b></p>	<p>Terms for placement of the KSF's deposit in second-tier banks:</p> <ul style="list-style-type: none"> <li>• period - up to 12 (twelve) months;</li> </ul>	<p>Same</p>

	<ul style="list-style-type: none"> <li>• interest rate - 5% (five percent) per annum. Deposit interest shall be accrued from the moment of placement of the deposit funds;</li> <li>• money before use shall be placed on the current account of the second-tier bank opened in the National Bank, in accordance with the limits in terms of second-tier banks, specified in schedule to the Program. Money from the current account should be used within 3 (three) months after the placement;</li> <li>• a limit for each second-tier bank is divided into 3 (three) tranches: 30%, 35% and 35%. Each subsequent tranche shall be disbursed after the funds disbursed under the previous tranche are fully utilized;</li> <li>• use of money within the tranche is based on the request of a second-tier bank with an indication of the list of loans approved for lending (hereinafter - the request). The volume and number of requests within each tranche is not limited.</li> <li>• the period of disbursement of money, received upon a request, from the moment the money is credited to the KSF's deposit until the loan is issued to the borrower, shall be not more than 5 (five) business days;</li> <li>• funds from repayment of loans issued to SMEs shall be returned to the second-tier bank's current account in the National Bank and can be reused and disbursed under new requests;</li> <li>• period of keeping money on the current account – not more than 12 months from opening of the current account.</li> </ul>	
	<p>Requirements on designated use for second-tier banks</p> <ol style="list-style-type: none"> <li>1) the funds should be used to issue new loans to enterprises;</li> <li>2) limit for one borrower: not exceeding KZT 3 billion;</li> <li>3) a loan for working capital financing shall be transferred to the borrower's bank account and the borrower shall make payments for goods, works, services, taxes and other payments to the budget and wages by wire transfer;</li> <li>4) the funds should not be directed by the second-tier banks to: <ul style="list-style-type: none"> <li>• purchase of government securities, notes of the National Bank;</li> <li>• purchase of corporate securities, purchase of foreign currency;</li> <li>• placement of deposits in other second-tier banks;</li> <li>• other purposes not related to the financing of enterprises.</li> </ul> </li> <li>•</li> </ol>	Same

	<p>Terms for loans issuing and (or) providing new financing under credit lines by second-tier banks to enterprises:</p> <ul style="list-style-type: none"> <li>• interest rate – up to 8% (eight percent) per annum;</li> <li>• period - up to 12 (twelve) months.</li> </ul>	Same
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