

Approved

Chairman of the Management Board of JSC "Export Credit Agency of Kazakhstan" A. Chaijunusov

Agreed:

Deputy Chairman of the Management Board of JSC "Export Credit Agency of Kazakhstan" A. Bektybaeva

Director of the Reinsurance Department A. Zhumabekov

"14" January 2026

Action plan to eliminate the causes and conditions conducive to the commission of corruption offenses, identified based on the results of the internal analysis of corruption risks in the activities of the Reinsurance Department

No. p/p	Recommendation based on the results of the internal analysis of corruption risks	Action	Form of completion of the action	Responsible executors	Deadline for execution of the action
1.	Update the Reinsurance Policy of the Joint-Stock Company "Export Credit Agency of Kazakhstan" in terms of including provisions from the Order of the Minister of Trade and Integration of the Republic of Kazakhstan dated March 29, 2024 No. 158-NK "On approval of conditions for carrying out certain types of activities of the Export Credit Agency of Kazakhstan," establishing requirements for interaction with	Introducing amendments and (or) additions to the Reinsurance Policy of the Joint-Stock Company "Export	Decision of the authorized body of the Company on introducing amendments and (or) additions to the Reinsurance Policy of the Joint-Stock Company	Reinsurance Department	June 2026

	counterparties within the framework of reinsurance activities.	Credit Agency of Kazakhstan."	"Export Credit Agency of Kazakhstan."		
2.	Ensure compliance of sub-paragraph 2) of paragraph 15 of the Reinsurance Policy of the Joint-Stock Company "Export Credit Agency of Kazakhstan" with sub-paragraph 2) of paragraph 1 of the Resolution of the Board of Directors of the National Bank of the Republic of Kazakhstan dated October 29, 2018 No. 270 "On establishing requirements for the minimum amount of authorized and own capital of an insurance broker, the procedure for forming assets of a branch of a non-resident insurance broker of the Republic of Kazakhstan accepted as a reserve, and their minimum size, and approval of the Rules for carrying out the activities of an insurance broker."	Introducing amendments and (or) additions to the Reinsurance Policy of the Joint-Stock Company "Export Credit Agency of Kazakhstan."	Decision of the authorized body of the Company on introducing amendments and (or) additions to the Reinsurance Policy of the Joint-Stock Company "Export Credit Agency of Kazakhstan."	Reinsurance Department	June 2026
3.	The Reinsurance Department shall introduce an amendment to sub-paragraph 3) of paragraph 15 of the Reinsurance Policy of the Joint-Stock Company "Export Credit Agency of Kazakhstan," excluding requirements for the work experience of insurance brokers and the work experience of insurance brokers by classes of insurance of the Company.	Introducing amendments and (or) additions to the Reinsurance Policy of the Joint-Stock Company "Export Credit Agency of Kazakhstan."	Decision of the authorized body of the Company on introducing amendments and (or) additions to the Reinsurance Policy of the Joint-Stock Company "Export Credit Agency of Kazakhstan."	Reinsurance Department	June 2026
4.	Ensure the updating of paragraph 27 of the Reinsurance Policy of the Joint-Stock Company "Export Credit Agency of Kazakhstan," which provides for the submission of reporting to the authorized body of the Republic of Kazakhstan in the field of trade regulation, taking into account the enacted Order of the Minister of Trade and Integration of the Republic of Kazakhstan dated September 30, 2025 No. 280-OD "On approval of the list, forms,	Introducing amendments and (or) additions to the Reinsurance Policy of the Joint-Stock Company "Export	Decision of the authorized body of the Company on introducing amendments and (or) additions to the Reinsurance Policy of the Joint-Stock Company	Reinsurance Department	June 2026

	deadlines, and procedure for submitting reporting by the Export Credit Agency of Kazakhstan on the conclusion and execution of insurance and reinsurance contracts."	Credit Agency of Kazakhstan."	"Export Credit Agency of Kazakhstan."		
5.	Ensure the updating of terms and definitions given in paragraph 2 of the Inward Reinsurance Regulations of the Joint-Stock Company "Export Credit Agency of Kazakhstan," in accordance with the Order of the Minister of Trade and Integration of the Republic of Kazakhstan dated March 29, 2024 No. 158-NK "On approval of conditions for carrying out certain types of activities of the Export Credit Agency of Kazakhstan" and the internal documents of the Company.	Introducing amendments and (or) additions to the Inward Reinsurance Regulations of the Joint-Stock Company "Export Credit Agency of Kazakhstan."	Decision of the authorized body of the Company on introducing amendments and (or) additions to the Inward Reinsurance Regulations of the Joint-Stock Company "Export Credit Agency of Kazakhstan."	Reinsurance Department	June 2026
6.	Ensure the updating of Chapter 3 of the Inward Reinsurance Regulations of the Joint-Stock Company "Export Credit Agency of Kazakhstan" taking into account the regulation of the Subdivision's actions from the moment of receiving an extract from the decision of the collegial body until the moment of receiving confirmation from the reinsurer of readiness to sign the General Reinsurance Agreement and/or acceptance of the risk volume under the Insurance Contract.	Introducing amendments and (or) additions to the Inward Reinsurance Regulations of the Joint-Stock Company "Export Credit Agency of Kazakhstan."	Decision of the authorized body of the Company on introducing amendments and (or) additions to the Inward Reinsurance Regulations of the Joint-Stock Company "Export Credit Agency of Kazakhstan."	Reinsurance Department	June 2026
7.	Ensure the updating of paragraph 31 and paragraph 49 of the Inward Reinsurance Regulations of the Joint-Stock Company "Export Credit Agency of Kazakhstan" taking into account the identified non-compliances.	Introducing amendments and (or) additions to the Inward Reinsurance Regulations of the Joint-Stock Company "Export Credit Agency of Kazakhstan."	Decision of the authorized body of the Company on introducing amendments and (or) additions to the Inward Reinsurance Regulations of the Joint-Stock Company "Export Credit Agency of Kazakhstan."	Reinsurance Department	June 2026

8.	Inclusion of anti-corruption clauses in the conditions of concluded reinsurance contracts.	Agreement on the text of the anti-corruption clause for its inclusion in the conditions of concluded reinsurance contracts.	1) Internal memorandum of the Reinsurance Department addressed to the Compliance Service on agreement of the text of the anti-corruption clause; 2) Internal memorandum of the Compliance Service on agreement of the text of the anti-corruption clause.	Reinsurance Department, Compliance Service	January 2026
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Approved

Acting Chairman of the Management Board of JSC
"Export Credit Agency of Kazakhstan" M. Yerzhanova

Agreed:

Deputy Chairman of the Management Board of JSC
"Export Credit Agency of Kazakhstan" A. Balkin

Deputy Director of the Insurance and Guaranteeing
Department A. Mukhanov

Director of the Trade Finance Department A.
Akhmetlimova

Director of the Representative Office in Almaty A.
Kalkayev

Director of the Human Resources and Operations
Department A. Kenesova

Director of the Legal Support Department S.
Nurmukhambetov

"15" January 2026

Action plan to eliminate the causes and conditions conducive to the commission of corruption offenses, identified based on the results of the internal analysis of corruption risks in the activities of the Insurance and Guaranteeing Department, the Trade Finance Department, and the Representative Office in Almaty (Analytical Report dated December 30, 2025)

No. p/p	Recommendation based on the results of the internal analysis of corruption risks	Action	Form of completion of the action	Responsible executors	Deadline for execution of the action
1.	The Insurance and Guaranteeing Department shall ensure the introduction of an addition to the Rules for providing pre-export financing to exporters of the Joint-Stock Company "Export Credit Agency of Kazakhstan" in terms of including the bank's obligation to maintain the secret of insurance obtained when concluding a bank deposit contract.	Introducing amendments and (or) additions to the Rules for providing pre-export financing to exporters of the Joint-Stock Company "Export Credit Agency of Kazakhstan."	Decision of the authorized body of the Company on introducing amendments and (or) additions to the Rules for providing pre-export financing to exporters of the Joint-Stock Company "Export Credit Agency of Kazakhstan."	Insurance and Guaranteeing Department	June 2026
2.	The Insurance and Guaranteeing Department shall introduce an addition in terms of including grounds for refusal of the insurer to make an insurance payment due to the policyholder's obstruction of the insurer in investigating the circumstances of the occurrence of the insured event and in determining the amount of damage caused to them, into the following insurance rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan": Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for short-term export accounts receivable insurance; Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for investment insurance; Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for civil liability insurance of the exporter for the return of advance payments;	Introducing amendments and (or) additions to: 1) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for short-term export accounts receivable insurance; 2) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for investment insurance; 3) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for civil liability insurance of the exporter for the return of advance payments;	Decision of the authorized body of the Company on introducing amendments and (or) additions to: 1) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for short-term export accounts receivable insurance; 2) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for investment insurance; 3) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for civil liability insurance of the exporter for the return of advance payments; 4) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for export credit insurance;	1. Insurance and Guaranteeing Department 2. Trade Finance Department (in terms of the Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for insurance of bank guarantees issued by foreign banks)	1. June 2026 2. June 2026

	Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for export credit insurance; Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for international factoring insurance; Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for credit institution insurance when financing a foreign counterparty; Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for civil liability insurance of the exporter for forward currency transactions; Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for civil liability insurance of the exporter for bonds; Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for insurance of bank guarantees issued by foreign banks.	4) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for export credit insurance; 5) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for international factoring insurance; 6) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for credit institution insurance when financing a foreign counterparty; 7) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for civil liability insurance of the exporter for forward currency transactions; 8) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for civil liability insurance of the exporter for bonds; 9) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for insurance of bank guarantees issued by foreign banks.	5) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for international factoring insurance; 6) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for credit institution insurance when financing a foreign counterparty; 7) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for civil liability insurance of the exporter for forward currency transactions; 8) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for civil liability insurance of the exporter for bonds; 9) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for insurance of bank guarantees issued by foreign banks.		
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3.	Introduce an addition in terms of including the realization of the right to set off the insurance premium when determining the amount of the insurance payment, provided that the insured event occurred prior to the payment of the specified insurance premium or payment of the insurance premium under the following insurance rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan": Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for voluntary project finance insurance; Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for voluntary loan insurance; Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for portfolio insurance related to lending (loans) for the promotion of non-resource exports; Rules for the insurance of letters of credit of the Joint-Stock Company "Export Credit Agency of Kazakhstan"; Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for investment insurance; Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for civil liability insurance of the exporter for the return of advance payments; Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for international factoring insurance; Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for insurance of transactions with JSC "Development	Introducing amendments and (or) additions to: 1) Rules for voluntary project finance insurance of the Joint-Stock Company "Export Credit Agency of Kazakhstan"; 2) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for voluntary loan insurance; 3) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for portfolio insurance related to lending (loans) for the promotion of non-resource exports; 4) Rules for the insurance of letters of credit of the Joint-Stock Company "Export Credit Agency of Kazakhstan"; 5) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for investment insurance; 6) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for civil liability insurance of the exporter for the return of advance payments;	Decision of the authorized body of the Company on introducing amendments and (or) additions to: 1) Rules for voluntary project finance insurance of the Joint-Stock Company "Export Credit Agency of Kazakhstan"; 2) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for voluntary loan insurance; 3) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for portfolio insurance related to lending (loans) for the promotion of non-resource exports; 4) Rules for the insurance of letters of credit of the Joint-Stock Company "Export Credit Agency of Kazakhstan"; 5) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for investment insurance; 6) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for civil liability insurance of the exporter for the return of advance payments;	1. Insurance and Guaranteeing Department 2. Trade Finance Department (in terms of the Rules for the insurance of letters of credit of the Joint-Stock Company "Export Credit Agency of Kazakhstan")	1. June 2026 2. June 2026
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	Bank of Kazakhstan" related to lending (loans) for the promotion of non-resource exports; Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for credit institution insurance when financing a foreign counterparty; Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for civil liability insurance of the exporter for bonds; Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for civil liability insurance of the exporter to financial organizations; Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for voluntary financial lease insurance; Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for insurance against losses of the Exporter related to the performance of works/provision of services; Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for insurance against losses of financial organizations.	7) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for export credit insurance; 8) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for international factoring insurance; 9) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for insurance of transactions with JSC "Development Bank of Kazakhstan" related to lending (loans) for the promotion of non-resource exports; 10) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for credit institution insurance when financing a foreign counterparty; 11) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for civil liability insurance of the exporter for bonds; 12) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for civil liability insurance of the	7) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for export credit insurance; 8) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for international factoring insurance; 9) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for insurance of transactions with JSC "Development Bank of Kazakhstan" related to lending (loans) for the promotion of non-resource exports; 10) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for credit institution insurance when financing a foreign counterparty; 11) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for civil liability insurance of the exporter for bonds; 12) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for civil liability insurance of the exporter to financial organizations 13) Rules of the Joint-Stock Company "Export Credit		
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		exporter to financial organizations 13) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for voluntary financial lease insurance; 14) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for insurance against losses of the Exporter related to the performance of works/provision of services; 15) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for insurance against losses of financial organizations.	Agency of Kazakhstan" for voluntary financial lease insurance; 14) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for insurance against losses of the Exporter related to the performance of works/provision of services; 15) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for insurance against losses of financial organizations.		
4.	The Insurance and Guaranteeing Department shall introduce amendments and (or) additions in terms of including the insurer's obligation to reimburse the expenses of the policyholder (beneficiary) incurred by them out of necessity or under the instructions of the insurer in order to prevent or reduce potential losses, as established in paragraph 2 of Article 829 of the Civil Code of the Republic of Kazakhstan, into the following insurance rules: Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for civil liability insurance of the exporter for the return of advance payments;	1. Introducing amendments and (or) additions to: 1) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for civil liability insurance of the exporter for the return of advance payments; 2) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for insurance of transactions with JSC	1. Decision of the authorized body of the Company on introducing amendments and (or) additions to: 1) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for civil liability insurance of the exporter for the return of advance payments; 2) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for insurance of transactions with JSC "Development Bank of	Insurance and Guaranteeing Department	June 2026

	Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for insurance of transactions with JSC "Development Bank of Kazakhstan" related to lending (loans) for the promotion of non-resource exports; Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for civil liability insurance of the exporter for bonds.	"Development Bank of Kazakhstan" related to lending (loans) for the promotion of non-resource exports; 3) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for civil liability insurance of the exporter for bonds.	Kazakhstan" related to lending (loans) for the promotion of non-resource exports; 3) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for civil liability insurance of the exporter for bonds.		
5.	The Insurance and Guaranteeing Department shall send an inquiry to the Legal Support Department regarding the compliance of paragraph 56 of the Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for short-term export accounts receivable insurance of the exporter with the legislation of the Republic of Kazakhstan and the absence of dual interpretation/contradictions in the specified paragraph of the insurance rules.	1) Inquiry of the Insurance and Guaranteeing Department addressed to the Legal Support Department; 2) Opinion of the Legal Support Department on compliance with the legislation or on the necessity of introducing an amendment.	1) Internal memorandum; 2) Internal memorandum.	1) Insurance and Guaranteeing Department 2) Legal Support Department	1) February 2026 2) March 2026
	If the arguments of the Working Group are confirmed by the Legal Support Department, the Insurance and Guaranteeing Department shall ensure the introduction of an amendment to paragraph 56 of the Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for short-term export accounts receivable insurance of the exporter in terms of excluding dual interpretation/contradiction.	Introducing amendments and (or) additions to paragraph 56 of the Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for short-term export accounts receivable insurance of the exporter.	Decision of the authorized body of the Company on introducing amendments and (or) additions to the Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for short-term export accounts receivable insurance of the exporter.		June 2026
6.	The Insurance and Guaranteeing Department shall ensure the updating of the Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for voluntary financial lease insurance, taking into account the necessity of determining the number of	Introducing amendments and (or) additions to the Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan"	Decision of the authorized body of the Company on introducing amendments and (or) additions to the Rules of the Joint-Stock Company "Export Credit Agency of	Department of Insurance and Guaranteeing	June 2026

	parties to the insurance contract based on Chapter 9 of the specified insurance rules.	for voluntary financial lease insurance.	Kazakhstan" for voluntary financial lease insurance.		
7.	The Insurance and Guaranteeing Department shall introduce an addition to the Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for insurance of transactions with JSC "Development Bank of Kazakhstan" related to lending (loans) for the promotion of non-resource exports, in terms of including a provision on releasing the insurer from making an insurance payment in terms of those losses that arose due to the fact that the policyholder (insured) intentionally did not take reasonable and accessible measures to reduce potential losses, as established in paragraph 3 of Article 829 of the Civil Code of the Republic of Kazakhstan.	Introducing amendments and (or) additions to the Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for insurance of transactions with JSC "Development Bank of Kazakhstan" related to lending (loans) for the promotion of non-resource exports.	Decision of the authorized body of the Company on introducing amendments and (or) additions to the Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for insurance of transactions with JSC "Development Bank of Kazakhstan" related to lending (loans) for the promotion of non-resource exports.	Department of Insurance and Guaranteeing	June 2026
8.	The Insurance and Guaranteeing Department shall introduce amendments and (or) additions in terms of including the insurer's right to demand amendment of the terms of the contract or payment of an additional insurance premium in proportion to the increase in risk, as established in paragraph 2 of Article 834 of the Civil Code of the Republic of Kazakhstan, into the following insurance rules: Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for investment insurance; Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for civil liability insurance of the exporter for the return of advance payments;	1. Introducing amendments and (or) additions to: 1) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for investment insurance; 2) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for civil liability insurance of the exporter for the return of advance payments; 3) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for international factoring insurance;	1. Decision of the authorized body of the Company on introducing amendments and (or) additions to: 1) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for investment insurance; 2) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for civil liability insurance of the exporter for the return of advance payments; 3) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for international factoring insurance;	Department of Insurance and Guaranteeing	June 2026

	Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for international factoring insurance; Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for credit institution insurance when financing a foreign counterparty; Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for civil liability insurance of the exporter for forward currency transactions; Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for civil liability insurance of the exporter for bonds; Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for civil liability insurance of the exporter to financial organizations.	4) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for credit institution insurance when financing a foreign counterparty; 5) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for civil liability insurance of the exporter for forward currency transactions; 6) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for civil liability insurance of the exporter for bonds; 7) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for civil liability insurance of the exporter to financial organizations.	4) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for credit institution insurance when financing a foreign counterparty; 5) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for civil liability insurance of the exporter for forward currency transactions; 6) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for civil liability insurance of the exporter for bonds; 7) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for civil liability insurance of the exporter to financial organizations.		
9.	The Insurance and Guaranteeing Department shall introduce amendments and (or) additions in terms of including grounds for the early termination of the insurance contract in the event of cessation of the entrepreneurial activity of the policyholder, within the framework of which the latter insured entrepreneurial risks, or including the wording "in other cases provided for by the legislation of the Republic of Kazakhstan," into the following insurance rules: Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for short-term	1. Introducing amendments and (or) additions to: 1) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for short-term export accounts receivable insurance of the exporter; 2) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for civil liability insurance of the exporter for the	1. Decision of the authorized body of the Company on introducing amendments and (or) additions to: 1) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for short-term export accounts receivable insurance of the exporter; 2) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for civil liability insurance of the	Department of Insurance and Guaranteeing	June 2026

	export accounts receivable insurance of the exporter; Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for civil liability insurance of the exporter for the return of advance payments; Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for export credit insurance.	return of advance payments; 3) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for export credit insurance.	exporter for the return of advance payments; 3) Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for export credit insurance.		
10.	The Insurance and Guaranteeing Department, together with the Human Resources and Operations Department, shall: 1) introduce amendments to sub-paragraph 9) of task 1 of paragraph 6 of the Regulations on the Insurance and Guaranteeing Department, excluding the risk of discretion; 2) introduce amendments to sub-paragraph 7) of task 1 of paragraph 6 of the job description of the Director of the Insurance and Guaranteeing Department, excluding the risk of discretion; 3) introduce amendments to sub-paragraph 13) of task 1 of paragraph 6 of the job description of the Deputy Director of the Insurance and Guaranteeing Department, excluding the risk of discretion.	Introducing amendments and (or) additions to the Regulations on the Insurance and Guaranteeing Department, and to the job descriptions of the Director and the Deputy Director of the Insurance and Guaranteeing Department.	Decision of the authorized body of the Company on introducing amendments and (or) additions to the Regulations on the Department, and to the job description of the Director and the Deputy Director of the Department.	Insurance and Guaranteeing Department, Human Resources and Operations Department	April 2026
11.	The Representative Office in Almaty, together with the Human Resources and Operations Department, shall introduce amendments to sub-paragraph 1) of task 2 of paragraph 7 of the job description of the Director of the Representative Office in Almaty, providing for the wording "within the competence of the representative office."	Introducing amendments and (or) additions to the job description of the Director of the Representative Office in Almaty.	Decision of the authorized body of the Company on introducing amendments and (or) additions to the job description of the Director of the Representative Office in Almaty.	Representative Office in Almaty, Human Resources and Operations Department	April 2026
12.	The Insurance and Guaranteeing Department shall introduce an amendment to paragraph 9	Introducing amendments and (or) additions to	Decision of the authorized body of the Company on	Insurance and Guaranteeing Department	June 2026

	of the Rules for guaranteeing transactions for the promotion of non-resource exports of the Joint-Stock Company "Export Credit Agency of Kazakhstan" in terms of excluding the wording "shall be entitled."	paragraph 9 of the Rules for guaranteeing transactions for the promotion of non-resource exports of the Joint-Stock Company "Export Credit Agency of Kazakhstan."	introducing amendments and (or) additions to paragraph 9 of the Rules for guaranteeing transactions for the promotion of non-resource exports of the Joint-Stock Company "Export Credit Agency of Kazakhstan."		
13.	The Trade Finance Department shall introduce amendments to sub-paragraph 5) of paragraph 43 of the Rules for providing export trade financing of the Joint-Stock Company "Export Credit Agency of Kazakhstan" in terms of excluding the incorrect reference to paragraph 42 of the specified Rules.	Introducing amendments to sub-paragraph 5) of paragraph 43 of the Rules for providing export trade financing of the Joint-Stock Company "Export Credit Agency of Kazakhstan."	Decision of the authorized body of the Company on introducing amendments and (or) additions to sub-paragraph 5) of paragraph 43 of the Rules for providing export trade financing of the Joint-Stock Company "Export Credit Agency of Kazakhstan."	Trade Finance Department	June 2026
14.	The Insurance and Guaranteeing Department shall introduce an amendment to paragraph 84 of the Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for insurance against losses of the Exporter related to the performance of works/provision of services, in terms of correctly indicating the reference to paragraph 59 of the specified Rules.	Introducing amendments to paragraph 84 of the Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for insurance against losses of the Exporter related to the performance of works/provision of services.	Decision of the authorized body of the Company on introducing amendments and (or) additions to paragraph 84 of the Rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" for insurance against losses of the Exporter related to the performance of works/provision of services.	Insurance and Guaranteeing Department	June 2026
15.	Introduce amendments to the insurance and guaranteeing rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan" and to the standard forms of contracts in terms of replacing the concept of "terrorist financing" with "terrorist financing and financing the proliferation of weapons of mass destruction."	Introducing amendments and (or) additions to the insurance and guaranteeing rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan."	Decision of the authorized body of the Company on introducing amendments and (or) additions to the insurance and guaranteeing rules of the Joint-Stock Company "Export Credit Agency of Kazakhstan."	1. Insurance and Guaranteeing Department 2. Trade Finance Department	1. June 2026 2. June 2026

		Introducing amendments and (or) additions to the standard forms of insurance and guarantee contracts.	Decision of the authorized body of the Company on introducing amendments and (or) additions to the standard forms of insurance and guarantee contracts.		1. August 2026 2. August 2026
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