

**Approved**  
By order of the president  
Caspian Commodity Exchange JSC  
from "14" October 2022 No. 60-P

**RULES**  
**of internal control for the purpose of combating legalization**  
**(laundering) of proceeds of crime, financing of terrorism and**  
**financing of proliferation of weapons of mass destruction of**  
**Caspian Commodity Exchange JSC**

## Astana, 2022

### 1. General provisions

These **Rules of Internal Control for the purpose of combating legalisation (laundering) of proceeds of crime, financing of terrorism and financing of proliferation of weapons of mass destruction** (hereinafter - the Rules) are developed taking into account the requirements reflected in the Joint Order of the Chairman of the Agency of the Republic of Kazakhstan on Financial Monitoring dated 28 February 2022 No. 16 and the Chairman of the Agency for Protection and Development of Competition of the Republic of Kazakhstan dated 28 February 2022 No. 2. (hereinafter - the joint Order). Unless the Rules do not provide otherwise, the concepts applied in the Rules are used in the meanings specified in the Law of the RK dated 28 August 2009 on AML/CFT and the Law of the RK dated 4 May 2009 "On Commodity Exchanges".

1. For the purposes of the Requirements, the following basic concepts shall be used:

1) **dedicated communication channel** - a network of the authorised body performing financial monitoring used for electronic interaction with the Company;

2) **Form FM-1** - form of data and information on the operation subject to financial monitoring, provided for by the Rules of submission by the subjects of financial monitoring of data approved by the authorised body on financial monitoring in the sphere of combating legalisation (laundering) of proceeds of crime, financing of terrorism and financing of proliferation of weapons of mass destruction (hereinafter referred to as AML/CFT/FROMU), in accordance with paragraph 2 of Article 10 of the AML/CFT Law;

3) **risks of legalisation (laundering) of proceeds of crime, financing of terrorism and financing of proliferation of weapons of mass destruction (hereinafter referred to as ML/TF/FBMD)** - possibility of intentional or unintentional involvement of the Company in the processes of legalisation of ML/TF/FBMD or other criminal activities;

4) **management of risks of money laundering, terrorism financing and financing of proliferation of weapons of mass destruction** - a set of measures taken by the Company to monitor, identify ML/TF/FBMTF legalisation risks, as well as their minimisation (in relation to services, clients);

5) **impeccable business reputation** - availability of facts confirming professionalism, integrity, absence of an unexpunged or unexpunged criminal record, including absence of an effective court decision on application of a criminal penalty in the form of deprivation of the right to hold an executive position in a financial organisation, banking and (or) insurance holding company and to be a major participant (major shareholder) of a financial organisation for life;

6) **commodity exchange** - Joint Stock Company "Caspy Commodity Exchange" (hereinafter referred to as the Company);

7) **authorised body** - a state body that carries out financial monitoring and takes other AML/CFT/FBMD measures in accordance with the AML/CFT Law.

8) **exchange trade participants** - clients, brokers, dealers and market makers interacting at the commodity exchange according to the established rules of exchange trade;

9) **exchange trade** - entrepreneurial activity on sale of exchange-traded goods, carried out at the commodity exchange by conducting exchange trading in electronic form, registration and registration of transactions in accordance with the legislation of the Republic of Kazakhstan on commodity exchanges;

2. Internal control is carried out for the purpose of:

1) ensuring compliance with AML/CFT requirements;

- 2) maintaining the effectiveness of the internal control system at a level sufficient to manage the risks of money laundering ML/TF/FBMTF;
- 3) minimising the risks of legalisation of ML/TF/FBMU.

3. As part of the organisation of internal control for AML/CFT/FSRMU purposes, the Company shall ensure:

- 1) development and adoption of internal control rules by the governing body or executive body in accordance with the Requirements, including an assessment of the effectiveness of internal control for AML/CFT/FSRMU purposes by the organisation's internal audit service or other body authorised to conduct internal audit, as well as an independent audit, if there is a decision to conduct an independent audit;
- 2) availability of a dedicated communication channel.

4. Internal Control Rules (hereinafter referred to as ICR) is a document that:

- 1) regulates the organisational basis of the Company's work aimed at AML/CFT/DFS and establishes the procedure of actions for AML/CFT/DFS purposes;
- 2) establishes duties and procedures for the Exchange's officers and employees to implement internal control;
- 3) determines the deadlines for the fulfilment of responsibilities for internal control, as well as the persons responsible for their implementation.

5. These PCCs include the programmes provided for in Article 11.3 of the AML/CFT Law:

- 1) the programme of internal control organisation for anti-money laundering, countering the financing of terrorism and financing of proliferation of weapons of mass destruction, including requirements for the Company's employees responsible for implementation and compliance with the Internal Control Rules (Appendix 1 to these Rules);
- 2) a risk management programme (low, high risk levels) for money laundering, terrorism financing and financing of proliferation of weapons of mass destruction, taking into account the risks of customers and risks of using services for criminal purposes, including the risk of using technological achievements (Annex 2 to these Rules);
- 3) the Customer Identification Programme (Appendix 3 to these Rules);
- 4) a programme for monitoring and examining customer transactions, including examining complex, unusually large and other unusual customer transactions (Appendix 4 to these Rules);
- 5) the Company's training and education programme in the field of anti-money laundering, terrorism financing and financing of proliferation of weapons of mass destruction (Appendix 5 to these Rules).

These programmes regulate the organisational framework of work aimed at AML/CFT/FSRMU and establish the Company's procedures.

6. In developing these Rules, the Organisation has set itself the following objectives:

- 1) to prevent the use of financial and other resources of the Organisation for legalisation (laundering) of proceeds of crime, financing of terrorism and financing of proliferation of weapons of mass destruction;
- 2) ensure compliance with the requirements of the legislation of the Republic of Kazakhstan, international treaties ratified by the Republic of Kazakhstan, as well as recommendations of international organisations on combating money laundering, financing of terrorism and financing of proliferation of weapons of mass destruction;
- 3) To maintain the effectiveness of the Organisation's internal control system at a level sufficient to manage ML/TF/FSRMU and related risks (operational, reputational);
- 4) exclude the involvement of the Organisation, its officials and employees in ML/TF/FSRMU processes by third parties;
- 5) to maintain the Organization's business image as a legitimate financial institution, free from criminal money-trafficking, in relations with national legal entities and individuals.

7. The main tasks contributing to the realisation of the set objectives are the following:

1) application in the work and improvement of the Organisation's procedures for the organisation and implementation of the AML/CFT/FSRMU internal control system;

2) Ensuring a clear distribution of functions between the structural units of the Organisation, including agents, in order to monitor compliance with internal procedures aimed at AML/CFT/FSRMU, if any;

3) Implementing a legal mechanism for the Organization's compliance with AML/CFT/FSRMU programmes;

4) Ensuring maximum transparency of the business relations of the Organisation's clients and partners and of the transactions carried out;

5) developing and strengthening cooperation with international/foreign institutions and organisations in the field of AML/CFT/FSRMU.

8. In case of amendments and (or) additions to the AML/CFT legislation of the Republic of Kazakhstan, from the moment of its official publication the Company shall make the relevant amendments and (or) additions to the LCC within 30 (thirty) calendar days.

9. The Company's internal control system provides for the appointment of a person responsible for the implementation of and compliance with the internal control system from among the Company's executives or other managers not lower than the level of the head of the relevant structural subdivision, as well as other requirements for employees responsible for the implementation of and compliance with the internal control system, including the presence of an impeccable business reputation.

10. Compliance with the requirements of these Rules shall be ensured by all structural subdivisions of the Company.

## Annex 1

to the internal control rules for anti-money laundering in order to combat the legalisation (laundering) of proceeds of crime.

The Caspy Commodity Exchange JSC was established in accordance with the laws of the Republic of Kazakhstan on the basis of the Criminal Code, financing of terrorism and financing of proliferation of weapons of mass destruction.

**The programme of internal control for AML/CFT/FSRMU purposes, including the requirement to appoint a person responsible for the implementation of and compliance with the ABCP from among the Company's executives or other managers not lower than the level of the head of the relevant structural unit, as well as other requirements for employees responsible for the implementation of and compliance with the ABCP, including having an impeccable business reputation.**

1. Main objective of internal control: prevention of the Exchange's involvement in legalisation (laundering) of proceeds of crime, financing of terrorism and financing of proliferation of weapons of mass destruction.

2. The programme of internal control for AML/CFT/FSRMU purposes includes procedures:

1) application of automated information systems and software applications

(1. Web-SFM - for message generation and direct exchange of information with AFM, the system is provided by AFM, information is available at <https://www.web-sfm.kfm.kz/>; 2. <https://kfm.gov.kz/ru/the-list-of-organizations-and-individuals-associat/> - database for determining the client's status, presence or absence of sanctions, negative information, the developer is AFM, information is available at <https://kfm.gov.kz/ru/to-help-sps/>), used by the Company to implement internal control for AML/CFT/FSRMU purposes;

2) refusal to establish business relations with clients and termination of business relations, refusal to conduct transactions with money and (or) other property, and taking measures to freeze transactions with money and (or) other property;

3) recognising the client's transaction as suspicious in accordance with Article 4, paragraphs 3, 4, 5 of the AML/CFT Law;

4) provision of data and information on operations subject to financial monitoring, facts of refusal to an individual to establish business relations, termination of business relations with a client, refusal to conduct a transaction with money and (or) other property to the authorised body, including instructions and regulations of work in automated information systems and software used for transfer of data, information and documents to the authorised body;

5) Documentary recording of transactions subject to financial monitoring and sent to the authorised body shall be carried out in accordance with the procedure established by the Company;

6) the Company's employees shall inform the Head of the Company about the facts of violation of the AML/CFT legislation of the Republic of Kazakhstan, SCC, committed by the Company's employees, which have become known to them;

7) interaction of the person responsible for the implementation of and compliance with the ABCP with other divisions, personnel of the organisation, branches, authorised bodies and their officials, when exercising internal control for AML/CFT/FSRMU purposes;

8) compliance with AML/CFT/FSRMU requirements (if any) established by the legal entity that has control over the organisation;

9) preparation and submission to the authorised bodies and officials of the organisation of management reports on the results of the assessment of the effectiveness of internal control for AML/CFT/FSRMU purposes by the organisation's internal audit service or other body authorised to conduct internal audit, as well as independent audit, if there is a decision to conduct an independent audit;

10) identification of the client (its representative) and beneficial owner, including specifics of procedures for application of simplified and enhanced measures of verification of the client (its representative) and beneficial owner, non-resident legal entity, other foreign structure without

formation of a legal entity;

11) recognising a customer transaction that has characteristics consistent with ML/TF/FBMM typologies, schemes and methods of money laundering as suspicious;

12) assessing, identifying, documenting and updating the results of the ML/TF/FSRMU legalisation risk assessment;

13) development of control measures, procedures for managing ML/TF/MLTF legalisation risks and mitigating ML/TF/MLTF legalisation risks;

14) classifying its clients according to the degree of risk of legalisation of ML/TF/FSRMU;

15) storage of all documents and information, including on one-off transactions, as well as those obtained as a result of due diligence of the client (his/her representative) and the beneficial owner, including the client's (his/her representative) and beneficial owner's file and correspondence with him/her, for at least five years from the date of termination of business relations with the client (his/her representative) and the beneficial owner or after the date of a one-off transaction, taking into account the possibility of their use as evidence in court, so that they may be available to the authorised person in due time

It is allowed to include in the programme additional measures on organisation of internal control for AML/CFT/FSRMU purposes

The Company appoints a person responsible for the implementation of and compliance with the LCC (hereinafter referred to as the responsible employee) from among managers or other executives not lower than the level of the head of the relevant structural unit, as well as employees responsible for the implementation of and compliance with the LCC (hereinafter referred to as the AML/CFT/FSRMU employee).

A person shall be appointed to the position of a responsible employee who has:

higher education;

at least two years of work experience in the field of commodity exchanges;

an impeccable business reputation.

The position of AML/CFT/FSRMU employee shall be assigned to a person who has:

higher education;

at least one year of work experience in the field of commodity exchanges;

an impeccable business reputation.

3. The functions of the responsible employee or employee of the AML/CFT/FSRMU unit in accordance with the programme of internal control for AML/CFT/FSRMU purposes include:

1) developing and agreeing on LCCs, amending and (or) supplementing them with the manager, as well as monitoring the implementation and compliance with LCCs;

2) organisation and control over submission of data and information on operations subject to financial monitoring to the authorised body in accordance with the AML/CFT Law;

3) making decisions on recognising customer transactions as suspicious;

4) making decisions on classifying customer transactions as complex, unusually large, transactions with characteristics that correspond to typologies, schemes and methods of money laundering, ML/TF/FBMTF;

5) making decisions on suspension or refusal to carry out customer transactions and the need to send information on transactions to the authorised body;

6) making decisions on establishment, continuation or termination of business relations with clients;

7) sending requests to the manager to make decisions on the establishment, continuation or termination of business relations with clients;

8) documentation of decisions taken in relation to the transaction of the client (his/her representative) and the beneficial owner;

9) formation of the client's dossier based on the data obtained as a result of the implementation of the RCC;

10) informing the supervisor about identified violations of the LOAC;

11) taking measures to improve the risk management and internal control system;

12) ensuring confidentiality of information obtained in the exercise of its functions;

13) provision of information to the authorised body for control over implementation of AML/CFT

legislation;

14) provision of information, data and documents to the authorised body upon its request;

15) preparation of information on the results of the implementation of the TAC and recommended measures to improve the ML/TF/DFS risk management system and AML/CFT/DFS internal controls for reporting to the Head;

(16) Ensuring measures for the retention of all documents and information.

4. The Company in accordance with the assigned functions:

1) ensure confidentiality of information obtained in the exercise of powers;

2) provides information to the relevant state authorities for control over the implementation of the AML/CFT legislation of the Republic of Kazakhstan;

3) provide to the authorised body upon its request the necessary information, data and documents in accordance with Article 10, paragraph 3-1 of the AML/CFT Law.

It is allowed to include additional functions and powers of the responsible employee or AML/CFT/FROMU unit.

5. In accordance with Article 11.5 of the AML/CFT Law, it is prohibited to inform clients and other persons about AML/CFT/FROM measures taken with respect to such clients and other persons, except for informing clients about measures taken to freeze transactions with money and (or) other property, refusal to establish business relations, as well as refusal to conduct transactions with money and (or) other property.

6. If there are employees in branches, representative offices and other separate structural subdivisions who are fully or partially vested with the functions and powers provided for in paragraphs 3, these Rules, the responsible employee shall coordinate the AML/CFT/DFS activities of such employees.

If the Company is a parent organisation, the responsible employee develops, amends and (or) supplements PBCs on a consolidated basis, and ensures their implementation by structural subdivisions (branches, subsidiaries, representative offices)

7. The functions of the responsible employee, as well as AML/CFT/FROMU employees, who are assigned the functions provided for in paragraph 12 of these Requirements, shall not be combined with the functions of the internal audit service or other body authorised to conduct internal audit, as well as with the functions of subdivisions carrying out operational (current) activities of the organisation.

## Annex 2

to the internal control rules for anti-money laundering in order to combat the legalisation (laundering) of proceeds of crime.

The Caspy Commodity Exchange JSC was established in accordance with the laws of the Republic of Kazakhstan on the basis of the Criminal Code, financing of terrorism and financing of proliferation of weapons of mass destruction.

### **A risk management programme (low, high risk) for ML/TF/FBMTF legalisation that takes into account the risks of clients and the risks of using services for criminal purposes, including the risk and use of technological advances**

1. In order to organise the management of ML/TF/FBMTF legalisation risks, the Company shall develop a ML/TF/FBMTF legalisation risk management programme that takes into account the risks of clients and the risks of using services for criminal purposes, including the risk of using technological achievements.

The ML/TF/Foreign Money Laundering Risk Management Programme includes, but is not limited to:

1) the procedure for organising the management of ML/TF/FBMT legalisation risks of the Company, including in terms of its structural subdivisions (if any);

2) the methodology for assessing ML/TF/DFS legalisation risks taking into account the main risk categories (by type of client, country risk and risk of services/products, and (or) method of its (his/her) provision) in relation to the level of client risk, as well as the degree of exposure of the Company's services (products) to ML/TF/DFS legalisation risks;

3) the procedure for regular monitoring, analysis and control of customer risks and the degree of exposure of the Company's products (services) to money laundering ML/TF/DFS risks, which provides for a list of preventive measures, the procedure and terms of their implementation, control over the results in accordance with the measures taken;

4) procedure for assignment, terms and grounds for revision of customer risk levels.

On an annual basis, the Company assesses the degree of exposure of its services to ML/TF/DFS legalisation risks, taking into account information from the ML/TF/DFS legalisation risk report and the following specific risk categories: risk by type of client, country (geographical) risk, risk of the service and (or) the manner of its (his) provision.

The assessment of the degree of exposure of the Company's services (products) to ML/TF/FROMU legalisation risks is accompanied by a description of possible measures aimed at minimising the identified risks, including changes to the procedures for identification and monitoring of customer transactions, changes to the terms and conditions of providing services (products), and refusal to provide services (products).

Risk assessment results shall be provided upon request of the relevant state bodies and non-commercial organisations of which the Company is a member.

2. Types of customers whose status and/or whose activities increase the risk of legalisation of ML/TF/SFIs include, but are not limited to, the following factors:

1) public officials, their spouses and close relatives, as well as legal entities of which the above persons are the beneficial owners;

2) stateless persons;

3) citizens of the Republic of Kazakhstan who do not have an address of registration or stay in the Republic of Kazakhstan;

4) Organisations and persons included in the list of persons involved in terrorist activities (hereinafter referred to as the List) and (or) in the list of organisations and persons related to the financing of terrorism and extremism, as well as in the list of organisations and persons related to the financing of proliferation of weapons of mass destruction (hereinafter referred to as the Lists) provided for in Articles 12 and 12-1 of the AML/CFT Law, as well as organisations and persons whose beneficial owners are these persons or who are under the control and acting in the interests of these persons.



The List and the Lists shall be posted on the official Internet resource of the authorised body.

5) non-profit organisations in the legal form of foundations, religious associations;

6) persons located (registered) in foreign states specified in paragraph 20 of these Requirements, as well as branches and representative offices of such persons located in the Republic of Kazakhstan;

7) a client in respect of whom there are grounds to doubt the reliability of the obtained data;

8) the client insists on the haste of the transaction or on non-standard or unusually complicated settlement schemes, the use of which differs from the usual practice of the Company;

9) a customer in respect of whom the Company has previously raised suspicions;

10) the client (his/her representative) and the beneficial owner commits actions aimed at avoiding the procedures of due diligence of the client (his/her representative) and the beneficial owner provided for by the AML/CFT Law.

3. The types of customers whose status and/or activities reduce the risk of legalisation of ML/TF/SFIs include, but are not limited to, the following factors:

1) state bodies of the Republic of Kazakhstan, as well as legal entities controlled by state bodies;

2) organisations whose shares are included in the official list of the stock exchange of the Republic of Kazakhstan and (or) the stock exchange of a foreign country;

3) international organisations located in the territory of the Republic of Kazakhstan or to which the Republic of Kazakhstan is a party;

4. persons located (registered) in foreign states specified in paragraph 21 of these Requirements, as well as branches and representative offices of such persons located in the Republic of Kazakhstan. The Company shall assess the country (geographical) risk associated with conducting business in foreign countries specified in this clause, providing services (products) to customers from such foreign countries and conducting transactions with money and (or) other property involving such foreign countries.

Foreign jurisdictions whose transactions with which transactions increase the risk of ML/TF/FROMSA legalisation include, but are not limited to, the following factors:

foreign states (territories) included in the list of states (territories) that do not or insufficiently implement the recommendations of the Financial Action Task Force (FATF), compiled by the authorised body;

foreign states (territories) subject to international sanctions (embargoes) adopted by resolutions of the United Nations Security Council;

foreign states (territories) included in the list of offshore zones for the purposes of banking and insurance activities, activities of professional participants of the securities market and other licensed activities on the securities market, activities of joint stock investment funds and activities of organisations engaged in microfinance activities, established by the Resolution of the Board of the Agency of the Republic of Kazakhstan for Regulation and Development of Financial Market of 24 February 2020 No. 8 (registered in the Register of the State Securities Market).

foreign states (territories) identified by the Company as posing a high risk of ML/TF/FBMTF legalisation based on other factors (information on the level of corruption, illegal production, trafficking and (or) transit of drugs, information on support for international terrorism, etc.).

References to the lists of such states (territories) according to the United Nations and international organisations shall be placed on the official Internet resource of the authorised body.

5. Foreign countries whose transactions with which reduce the risk of ML/TF/FBMD legalisation include, but are not limited to, the following factors:

foreign countries (territories) that comply with international standards and have an effective AML/CFT system as reported by the Financial Action Task Force (FATF).

6. The Company's services (products) that increase the risk of legalisation of ML/TF/FROMU include, but are not limited to, the following factors:

transactions with money and (or) other property exceeding the threshold value in accordance with the AML/CFT Law;

submission of an expired Kimberley Process certificate by the client;

the business relationship with the customer is conducted under unusual circumstances;

making a transaction on behalf of or in favour of unknown or unrelated third parties;

Transactions involving anonymous bank accounts or using anonymous, fictitious names, including cash payments;

committing transactions that have no economic sense or legal purpose;  
the customer makes transactions with unusual frequency or for an unusually large amount for the customer.

7. Ways of providing a product (service) that increase the risk of legalisation of ML/TF/SFIs include, but are not limited to, the following factors:

carrying out a transaction without physical presence of the client (his/her representative);  
utilising third party services to apply customer due diligence measures to the customer (its representative) and the beneficial owner.

8. Ways of providing a product (service) that reduces the risk of legalisation of ML/TF/SFIs include, but are not limited to, the following factors:

carrying out the transaction in the personal presence of the client.

The Company may include additional risk factors upon agreement with the authorised body.

9. As part of the implementation of the ML/TF/FBML legalisation risk management programme, the Company takes measures to classify customers taking into account the categories and risk factors specified in Clauses 18-24 of these Requirements, as well as other risk categories established by the Company.

The risk level of a client (group of clients) is established by the Company based on the results of analysing the available information about the client (clients) and is assessed according to the scale of determining the risk level, which consists of at least two levels: low and high.

Risk assessment using the categories and risk factors specified in Clauses 2-8 of these TCPs shall be carried out in respect of customers (groups of customers) based on the results of monitoring of transactions (business relations).

The risk level of a client (client group) is revised as the information on the client (client group) and the results of monitoring of transactions (business relations) are updated.

10. The Company identifies and assesses the risks of legalisation of ML/TF/IFRS arising from:

1) the development of new products and new business practices, including new transfer mechanisms;

2) the use of new or emerging technologies for both new and existing products.

An ML/TF/IFRS legalisation risk assessment is conducted before new products, business practices or new or developing technologies are launched.

### Annex 3

to the internal control rules for anti-money laundering in order to combat the legalisation (laundering) of proceeds of crime.

The Caspy Commodity Exchange JSC was established in accordance with the laws of the Republic of Kazakhstan on the basis of the Criminal Code, financing of terrorism and financing of proliferation of weapons of mass destruction.

## **Customer Identification Programme**

1. The programme of identification of the client, its representative and beneficial owner consists in carrying out activities on fixing and verification of reliability of information about the client (its representative), identification of the beneficial owner and fixing of information about it, updating of previously obtained information about the client (its representative), establishment and fixing of the intended purpose of business relations, as well as obtaining and fixing of other information about the client and their representatives provided for by the AML/CFT Law, and includes, but is not limited to:

1) the procedure for accepting customers, including the procedure and grounds for refusing to establish a business relationship and (or) to conduct a transaction, as well as for terminating a business relationship;

2) the procedure for identification of the client (its representative) and the beneficial owner, including specifics of procedures for application of simplified and enhanced measures of due diligence of the client (its representative) and the beneficial owner, the procedure for making a decision on recognising a natural person as the beneficial owner of the client;

3) description of measures aimed at identification among individuals being serviced or accepted for servicing, public officials, their spouses and close relatives, as well as among legal entities of clients whose beneficiary owners are these persons and acceptance of such clients for servicing (with written authorisation of the managing employee);

4) the procedure for verification of the client (its representative) and the beneficial owner for presence in the List and Lists;

5) peculiarities of identification when establishing business relations remotely (without personal presence of the client or his/her representative);

6) peculiarities of exchange of information received in the process of identification of the client (its representative) and beneficial owner within the framework of fulfilment of the Requirements;

7) peculiarities of identification of customers by obtaining information from other organisations, including identification of individuals and legal entities in favour of or on behalf of whom (his/her representative) and beneficial owner transactions are made;

8) description of additional sources of information, including those provided by state authorities, in order to identify the client (his/her representative) and the beneficial owner;

9) the procedure for verifying the accuracy of information about the client (his/her representative) and the beneficial owner;

10) requirements to the form, content and procedure for maintaining the client's file, updating of information (at least once a year) contained in the file, specifying the frequency of updating the information;

11) procedure for ensuring access of the Company's employees to the information obtained during identification;

12) procedure for assessment of the client's risk level, grounds for assessment of such risk.

If the Company, in accordance with the AML/CFT Law on the basis of a contract, has entrusted another person or a foreign financial organisation to apply measures provided for in subparagraphs 1), 2), 2-1), 2-2) and 4) of paragraph 3, Article 5, paragraph 3 of the AML/CFT Law to its clients, the Company shall develop rules for interaction with such persons, which include:

the procedure for concluding contracts with persons entrusted with identification, as well as the list of the organisation's officials authorised to conclude such contracts;

the procedure of identification of the client (his/her representative) and the beneficial owner in

accordance with the agreements between the organisation and the persons entrusted with the identification;

the procedure and terms of transferring to the organisation the information obtained during identification by the persons entrusted with identification;

the procedure of control over compliance with the identification requirements by the persons entrusted with identification, including the procedure, terms and completeness of transferring the received information to the organisation, as well as measures taken by the Company to eliminate the identified violations;

the grounds, procedure and terms of the Company's decision to unilaterally refuse to execute the contract with the persons entrusted with identification in case they fail to comply with the identification requirements, including the procedures, terms and completeness of transferring the received information to the organisation;

a list of officials of the organisation authorised to make a decision on unilateral withdrawal from the contract with the persons entrusted with identification;

provisions on responsibility of persons entrusted by the Company to perform identification for their failure to comply with the identification requirements, including the procedure, terms and completeness of transferring the obtained information to the organisation;

the organisation's procedure for interacting with those charged with carrying out identification to provide them with methodological assistance in order to meet identification requirements;

a procedure for identifying possible ML/TF/FBMTF legalisation risks.

In accordance with paragraph 10 of Article 5 of the AML/CFT Law, the Company is not entitled to perform the actions provided for in paragraphs 6, 6-1 and 8 of Article 5 of the AML/CFT Law in case of registration, stay or location of another Entity or foreign financial organisation in a state (territory) that does not implement and (or) insufficiently implements the recommendations of the Financial Action Task Force (FATF).

2. The Company shall identify the client, (its representative) and the beneficial owner by the following obligations when performing due diligence of the client, (its representative) and the beneficial owner:

1) identification of the client (its representative) and the beneficial owner and confirmation of the client's identity using reliable, independent primary documents, data or information;

2) identifying the beneficial owner and taking reasonable steps to verify the identity of the beneficial owner that enable the Company to believe that it knows who the beneficial owner is. For legal entities and foreign entities without legal personality, this should include obtaining information on the management and ownership structure of the client;

3) Understanding and, where appropriate, obtaining information about the purpose and intended nature of the business relationship;

4) conducting ongoing due diligence on the business relationship and fully analysing the transactions entered into within that relationship to ensure that the transactions are consistent with the customer's (its representative) and beneficial owner's knowledge, business activities and risk profile, including, where appropriate, the source of funds;

5) in relation to foreign structures without legal personality legal entities, personal data holding equivalent or similar positions.

3. List of documents required for due diligence of the client (its representative) and the beneficial owner:

document(s) certifying the identity of the official(s) authorised to sign documents of the legal entity, as well as to act on behalf of the client without a power of attorney for transactions with money and (or) other property;

documents confirming the authorisation of the client's representative to perform transactions with money and (or) other property on behalf of the client, including the signing of the client's documents;

a document certifying registration with the authorised bodies of the Republic of Kazakhstan for the right of entry, exit and stay of a non-resident individual on the territory of the Republic of Kazakhstan, unless otherwise provided for by international treaties ratified by the Republic of Kazakhstan.

In the course of due diligence of the client (his/her representative) and the beneficial owner, the Company shall document information on the client (his/her representative) and the beneficial owner

on the basis of originals or notarised copies of documents submitted at the option of the client (his/her representative), or copies of documents with an apostille affixed or in a legalised manner established by international treaties ratified by the Republic of Kazakhstan.

4. Taking into account the requirements of Article 6 of the AML/CFT Law, the Company shall identify the client (its representative) and the beneficial owner before establishing business relations.

5. Taking into account the requirements of Article 7.1 of the AML/CFT Law, the Company identifies the client (its representative) and the beneficial owner, verifies business relations and examines transactions, including, if necessary, obtaining and recording information on the source of financing of transactions, taking into account the client's risk level, and also verifies the reliability of the obtained information on the client in cases where:

- 1) performance of a threshold operation (transaction) by the client;
- 2) commission (attempted commission) of a suspicious operation (transaction) by the client;
- 3) the customer has made an unusual operation (transaction);
- 4) the customer has made an operation (transaction) with characteristics corresponding to typologies, schemes and methods of money laundering and terrorism financing.

When the Customer performs an operation (transaction) within the established business relationship, identification of the Customer (its representative) and beneficial owner shall not be performed if it was performed when establishing such business relationship, except for cases provided for in subparagraphs 2), 3) and 4) of part one of this paragraph, as well as the need to update previously obtained or obtain additional information in accordance with the risk level of the Customer and these Requirements.

In case of failure to identify the person having controlling interest, beneficial owner, or absence of physical persons exercising control through ownership interest, the Company shall verify the identity of beneficial owners using personal data of a physical person exercising control over a legal entity or a foreign structure without formation of a legal entity.

A person who directly or indirectly owns more than twenty-five per cent of shares in the authorised capital or placed (less preferred and redeemed by the company) shares of the client - a legal entity, a foreign structure without formation of a legal entity, is recognised as a beneficial owner in accordance with the procedure established by the legislation.

If it is impossible to establish the beneficial owner on the basis of participation in the authorised capital, the beneficial owner shall be a person who exercises control over the client in another way or in whose interests the client performs transactions with money and (or) other property.

6. Documents and information obtained in accordance with Clause 3 of this Programme within the framework of identification of the client (his/her representative) and beneficial owner shall be documented and entered (included) in the client's file. Documents and information on transactions with money and (or) other property, including those subject to financial monitoring, and suspicious transactions, as well as the results of examination of all complex, unusually large and other unusual transactions shall be kept for the entire period of the business relationship with the client and at least 5 (five) years from the date of termination of the business relationship with the client.

At application by the Company of subparagraph 1) of paragraph 6 of article 5 of the Law on AML/CFT it immediately receives information about the client (his representative) and the beneficial owner from other Subjects of financial monitoring for entering (inclusion) in the client's file, and also on request without delay receives copies of supporting documents, which, among others, include information, extracts from information systems or databases of other Subjects, on measures of due diligence of the client (his representative) and the beneficial owner, which the Subjects rely on.

The Company shall form a client's file by recording information about the client depending on the level of their risk assigned by them in accordance with the SCC. In case of assigning a low level to a client, simplified due diligence measures shall be carried out in respect of the client and the list of information provided for in subparagraphs 1), 2), 2-1), 2-2) and 4) of paragraph 3, Article 5, item 3 of the AML/CFT Law shall be recorded.

In case of assignment of a high risk level to the client, the additional information includes the information provided for by Article 5, paragraph 5 of the AML/CFT Law (information on tax residency, type of activity and source of financing of transactions).

Enhanced due diligence measures for the client (his/her representative), beneficial owner are applied when the risk of money laundering ML/TF/FBMTF is high.

Simplified due diligence measures for customers (their representatives) and beneficial owners apply when the ML/TF/FBMTF legalisation risk is low.

7. In the process of identification of the client (his/her representative and beneficial owner), a check is carried out on the existence of such client (beneficial owner) in the List and Lists.

Verification of the client's (beneficial owner's) presence in the List and Lists (inclusion in the List and Lists) does not depend on the client's risk level and is performed as they are amended (updated).

In the process of client identification (identification of the beneficial owner), the Company shall check whether such client belongs to a public official, his/her spouse and close relative.

Updating of information on the client (its representative) and beneficial owner with a high level of ML/TF/FBMTF legalisation risk is carried out at least once every six months.

The frequency of updating and (or) the need to obtain additional information on the client (his/her representative) and beneficial owner shall be established taking into account the risk level of the client (group of clients) and (or) the degree of exposure of services (products) used by the client to ML/TF/FBMD legalisation risks.

In case of refusal to the client to establish business relations and conduct transactions with money and (or) other property, in case of impossibility to take measures provided for by subparagraphs 1), 2), 2-2), 4) and 6) of paragraph 3, Article 5, paragraph 3 of the AML/CFT Law, as well as to take measures to freeze transactions with money and (or) other property, the Company shall send to the authorised body a report on such fact in Form FM-1.

In case of impossibility to take measures stipulated by subparagraph 6) of paragraph 3 of Article 5, paragraph 3 of the AML/CFT Law, as well as in case of suspicions arising in the process of studying the operations performed by the client that business relations are used by the client for ML/TF/DFS purposes, the Company shall terminate business relations with the client. If business relations are terminated on the above grounds, the Company shall send a report to the authorised body in Form FM-1.

**A programme to monitor and review customer transactions, including reviewing complex, unusually large customer transactions**

1. In order to implement the requirements of the AML/CFT Law on due diligence of the client (its representative) and beneficial owner, as well as on identification and submission to the authorised body of reports on transactions subject to financial monitoring, the Company shall develop a programme for monitoring and examination of client transactions.

2. The programme for monitoring and reviewing customer transactions includes:

1) a list of signs of unusual and suspicious transactions, compiled on the basis of the signs for determining suspicious transactions approved by the authorised body in accordance with Article 10.2 of the AML/CFT Law, as well as those developed by the Company on its own;

2) the procedure for identifying a customer transaction that has characteristics that correspond to typologies, schemes and methods of money laundering, approved by the authorised body in accordance with Article 4.5 of the AML/CFT Law;

3) the procedure for taking and description of measures to be taken with respect to the client and its operations in case the client systematically and (or) in significant volumes carries out unusual and (or) suspicious operations;

4) the procedure for continuous enhanced monitoring of financial transactions accepted for servicing clients who are public officials, their spouse and close relatives, as well as whose beneficial owners are these persons regardless of the form of their performance and the amount for which they are made or may or could be made, including the establishment of the source of origin of funds and (or) other property of such clients.

In the case of the appointment of a responsible employee or employees of the AML/CFT/FSRMunit, the programme for monitoring and examining customer transactions additionally includes, but is not limited to:

1) allocation of responsibilities between subdivisions (employees) for updating previously obtained and (or) obtaining additional information on the client (its representative) and beneficial owner in cases stipulated by these SEPs;

2) allocation of responsibilities between subdivisions (employees) for identification and transfer of information on threshold, unusual and suspicious transactions between subdivisions (employees);

3) description of the mechanism of interaction between units when identifying threshold, unusual and suspicious transactions;

4) the procedure, grounds and term for the decision of the responsible employee on qualification of the client's transaction;

5) the procedure for interaction of subdivisions (employees) on decision-making on refusal to carry out the client's transaction (except for refusal due to the client, beneficial owner being on the List), as well as on termination of business relations with the client;

6) the procedure for interaction of subdivisions (employees) for identification of clients and beneficial owners on the List and the Lists, as well as for refusal to conduct a transaction with money and (or) other property, of such clients, servicing of such clients or termination of business relations with such client;

7) the procedure for informing (if necessary) the Company's officials about identification of threshold and suspicious transactions, clients from the List and Lists.

3. As part of the programme for monitoring and examining customer transactions, the Company carries out activities aimed at establishing the purpose and basis of all threshold, unusual, suspicious transactions and transactions with characteristics consistent with ML/TF/FBMD typologies, schemes and methods of money laundering.

The results of monitoring and review of customer transactions are used for annual assessment of the extent to which the Company's services are exposed to ML/TF/FSRMU legalisation risks, as well

as for revision of customer risk levels.

The information obtained within the framework of the Client's transaction monitoring and research programme shall be entered into the Client's file and (or) kept for the entire period of business relations with the Client and for at least 5 (five) years after the transaction.

4. The frequency of examination of the client's operations shall be determined taking into account the client's risk level and (or) the degree of exposure of the Company's services used by the client to the risks of money laundering ML/TF/FBMD, transactions (operations) made (attempted to be made) by the client with money, as well as taking into account the typologies, schemes and methods of money laundering ML/TF/FBMD approved by the competent authority in accordance with Article 4.5 of the AML/CFT Law.

In case of assignment of a high risk level to the client, as well as in case of a suspicious transaction by the client, the Company shall study the transactions that the client conducts (has conducted) for the period prior to the transaction, determined by the Company, but not more than one month.

5. Client's transactions are recognised as suspicious if, based on the results of the examination of transactions, the Company has grounds to believe that the client's transactions are related to money laundering.

The Company shall make a decision on recognition (non-recognition) of a client's transaction as a suspicious transaction independently on the basis of information and documents available to it, characterising the status and activities of the client (its representative) and the beneficial owner carrying out the transaction, as well as information on the financial and economic activities, financial position and business reputation of the client.

At the same time, the difference between the time of transaction execution and the time of recognising such transaction as suspicious may not exceed the time interval determining the frequency of examination of the customer's transaction in accordance with the internal control rules.

The Company shall submit to the authorised body reports on the execution of a suspicious transaction with money and (or) other property not later than on the business day following the day of making the relevant decision (taking an action) electronically via dedicated communication channels.

Reports on transactions with money and (or) other property, which were not recognised as suspicious before they were carried out, shall be submitted to the authorised body not later than twenty-four hours after the transaction was recognised as suspicious.



### **AML/CFT/FSRMU training and education programme**

1. The programme of preparation and training in the sphere of AML/CFT/FSRMU (hereinafter referred to as the Programme of training) is developed according to the Requirements to subjects of financial monitoring on preparation and training in the sphere of AML/CFT/FSRMU, approved by the authorized body in coordination with the state bodies, carrying out within the limits of their competence the state control over observance by subjects of financial monitoring of the legislation of the Republic of Kazakhstan on AML/CFT, according to item 8 of article 11 of the Law on AML/CFT.

The purpose of the AML/CFT Training Programme (hereinafter referred to as the Training Programme) is to provide the Company's employees with the knowledge and skills necessary for them to comply with the requirements of the AML/CFT legislation of the Republic of Kazakhstan, as well as the Company's AML/CFT/DFSMS and other internal documents.

2. The Company conducts introductory (primary) briefing, basic training course at least once a year for all employees and advanced training course for employees of the responsible unit at least once in 2 (two) years.

3. Introductory (primary) briefing is an acquaintance of a newly hired employee with the Organisation's internal documents in the field of AML/CFT/FSRMU.

The introductory (primary) briefing shall be conducted by the Responsible Employee.

4. Implementation of the AML/CFT/FSRMU training and education programme for employees provides for familiarisation of employees:

1) study of regulatory legal acts of the Republic of Kazakhstan in the field of AML/CFT and international standards in the field of AML/CFT;

2) study of the internal control rules and the programme for their implementation when the employees of the Organization perform their official duties, as well as the measure of responsibility for failure to comply with the requirements of the AML/CFT legislation of the Republic of Kazakhstan established by Article 214 of the Code of the Republic of Kazakhstan dated 5 July 2014 "On Administrative Offences";

3) studying typologies, schemes and methods of money laundering and terrorist financing in accordance with Article 4.5 of the AML/CFT Law, as well as signs of suspicious transactions definition.

5. The responsible employee determines and includes in the plan the subject matter, methods, content and timing of AML/CFT/FSRMU training, as well as the employee/unit responsible for conducting the training or conducts it independently.

6. Familiarisation of all employees with the measures to be taken to combat legalisation (laundering) of proceeds of crime, financing of terrorism and financing of proliferation of weapons of mass destruction in accordance with the legislation of the Republic of Kazakhstan, as well as with the latest amendments to the legislation in this area, news provided by international organisations and committees in the field of combating legalisation (laundering) of proceeds of crime, financing of terrorism and financing of proliferation of weapons of mass destruction.

7. The knowledge of the employees of the responsible departments in the field of anti-money laundering, terrorism financing and financing of proliferation of weapons of mass destruction shall be verified taking into account the following:

1) testing of employees' knowledge should be carried out on a regular basis by questioning employees during training/instruction.

2) periodic and unscheduled knowledge testing is carried out in the course of work;  
by conducting written testing of employees.

8. The results of knowledge testing of employees of responsible departments are stored electronically or in hard copies

**Questionnaire of Caspy Commodity Exchange JSC for  
an individual as of**

Surname, First Name, Patronymic:	
Date and place of birth:	
Citizenship / indication of residency	
Identity document details Type of identity document, number, series (if any), issuing authority, date of issue and validity period	
Tax residency, including foreign taxpayer number	
Individual Identification Number (IIN)	
Address of residence (registration) (state/jurisdiction, postal code, settlement, street/district, building number)	
Address of actual residence (state/jurisdiction, postal code, settlement, street/district, building number)	
Marital status	
Contact telephone numbers	
Email address	
Place of work, position held	
Employment information	<input type="checkbox"/> <b>IP</b> <input type="checkbox"/> <b>Employee</b> <input type="checkbox"/> <b>Business owner</b> <input type="checkbox"/> <b>Student</b> <input type="checkbox"/> <b>Pensioner</b> <input type="checkbox"/> <b>Idle</b> <input type="checkbox"/> <b>Other (specify)</b> _____
Data on individual entrepreneurial activity (name of IE, certificate number, date of issue, place of issue)	
<b>Bank details</b>	
Name/name of the beneficiary	
Name and country of location of the bank(s)	
Bank code (BIK)	
Account number (IBAN)	
Beneficiary code (Kb)	

<b>Information on the authorised representative</b>	
Surname First Name Patronymic	
Date and place of birth	
Nationality/ sign of residency	
Identity document details	
Individual Identification Number (IIN)	
Address of residence (registration) (state/jurisdiction, postal code, settlement, street/district, building number)	
Address of actual residence (State/jurisdiction, postcode, locality, street/district, building number)	
Contact telephone numbers	
Email address	
Information on the document on the basis of which the representative acts (type, series, number, date of issue, issuing authority)	
Surname, first name, patronymic (if any) of the notary who certified the client's signature on the power of attorney issued to the client's representative, number and date of issue of the licence to carry out notarial activities or name of the issuing authority	
Number, date of issue, validity of the visa (in case of submission of a foreign passport as an identity document) (except for citizens of the states entering the Republic of Kazakhstan in a visa-free procedure)	
Number, date of issue, validity of the migration card (in case of submission of a foreign passport as an identity document)	
<b>Information on anti-money laundering / FATCA issues</b>	
Are you a foreign public official? (A foreign public official is a person appointed or elected to hold any office in a legislative, executive, administrative or judicial body of a foreign country, as well as any person who performs a public function for a foreign country).	<input type="checkbox"/> YES <input type="checkbox"/> NO.
Are you affiliated with any foreign public entity?	<input type="checkbox"/> YES <input type="checkbox"/> NO.
Do you have bank accounts in offshore zones?	<input type="checkbox"/> YES <input type="checkbox"/> NO.
Are you a resident of the United States?	<input type="checkbox"/> YES <input type="checkbox"/> NO.

What states are YOU a taxpayer of?	<input type="checkbox"/> Kazakhstan <input type="checkbox"/> U.S.A. Other (specify) _____ _____
Do you have a contact telephone and/or fax number registered in the United States?	<input type="checkbox"/> YES <input type="checkbox"/> NO.
Do you have a mailing address in the United States?	<input type="checkbox"/> YES <input type="checkbox"/> NO.
<b>Additional information on a physical person - individual entrepreneur</b>	
Number, date of issue of the document confirming the registration of a physical person as an individual entrepreneur, including as the head of a peasant (farm) economy	
Business Identification Number (if available)	
Type of business activity	
Number, date of issue, validity of the licence (if the type of activity being carried out is a licensable one)	
Address of the place of business (state/jurisdiction, postal code, settlement, street/district, building number)	
<b>Additional information on a foreign natural person</b>	
Number, date of issue, validity of the visa (in case of submission of a foreign passport as an identity document) (except for citizens of states entering the Republic of Kazakhstan in a visa-free procedure)	
Number, date of issue, validity period of the migration card (in case of submission of a foreign passport as an identity document) (for citizens of states entering the Republic of Kazakhstan without a visa)	
Belonging of a person to foreign public officials or related persons (family members)	
<b>Information on the beneficial owner</b>	
Surname, first name, patronymic (if any) of a natural person (persons) in whose interests business relations are established (transaction is performed), or a note that a natural person who has established business relations (performs a transaction) on his/her own behalf acts in his/her own interests	
Citizenship (if any) of the beneficial owner	

Individual identification number (if any) of the beneficial owner	
Type of identity document, number, series (if any) of the beneficial owner	
Name of the issuing authority of the beneficial owner's identity document, date of issue and validity period of the document	
Tax residency, including the taxpayer number assigned to the beneficial owner in the foreign country	
Contact telephone number (if any) of the beneficial owner	
Beneficial owner's affiliation with foreign public officials or related persons (family members)	
<b>Information on the sources of financing of the operations being carried out</b>	
Sources of income of an individual, financing of transactions (salary, dividends, income from entrepreneurial activity, other)	
Accounts in other banks/financial organisations (if any) (name of the bank/financial organisation where the account is held)	
Characterisation of financial position	Real estate Values share in the capital/percentage of shares of other legal entity(specify)_____ <input type="checkbox"/> Other (specify)_____

I hereby confirm the accuracy and completeness of the above information for Caspy Commodity Exchange JSC and accept responsibility for providing unreliable data reflected in this Questionnaire.

I give my consent to the processing of the above data and to the verification of the accuracy of the data, including obtaining additional information, and at the same time I give my consent to the transfer of information to state authorities, including: The National Bank of the Republic of Kazakhstan, the Agency for Financial Monitoring and the executive authority authorised for control and supervision in the field of taxes and fees.

In case of changes in the provided information we undertake to inform about all changes according to the Law of the Republic of Kazakhstan from 28 August 2009 №191-IV "On counteraction to legalisation (laundering) of illegally gained incomes and terrorism financing".

Under the Foreign Account Tax Compliance Act (FATCA), banks and financial institutions around the world are required to inform the US tax authorities about accounts held by US residents, the purpose of which is to prevent tax evasion on income earned by US citizens and residents outside the US.

Name of the client/authorised person

\_\_\_\_\_

Signature

Date \_\_\_\_\_

Remarks of the employee of Caspy Commodity Exchange JSC Date of receipt of the questionnaire

\_\_\_\_\_

Customer risk level \_\_\_\_\_

**Questionnaire of Caspy Commodity Exchange JSC  
for a legal entity as of**

Full name		
Abbreviated name		
Residency		
Name and number of the document confirming the registration of the legal entity		
State registration (re-registration) number		
Date of state registration (re-registration)		
Registration (re-registration) issuing authority		
Business Identification Number (BIN)		
Legal address (registration)		
Actual address/ Postal address		
Contact telephone numbers/fax		
Email address		
<b>Information on the founders of the legal entity</b> <i>(specify data on all founders with at least 10 per cent participation interest)</i>		
For an individual: full name, IIN, date of birth, information on identity document and contact telephone number, actual address	Residency	Share (%)
For a legal entity: name, BIN, registration number, actual address		
<b>Final beneficiaries</b>		
Surname First Name Patronymic		
Date of birth		
Nationality		
Identity document details		
Identification number (IIN)		
Contact details (phone, mail)		
Address of actual residence		
Share, %		
<b>Information on the first manager</b>		
Surname First Name Patronymic		
Date of birth		
Nationality		
Identity document details		
Identification number (IIN)		
Contact details (phone, mail)		
<b>Information on the economic activity of the legal entity</b>		
Main types of activities of the legal entity		
Code of the General Classifier of Economic Activities (OKED)		
Type of licence		
Place and date of issue of the licence		
Licensing authority		

Licence number	
Licence validity period	
Authorised capital	
<b>Information in Banks where accounts of the legal entity are opened</b>	
Name and country of location of the bank(s)	
Bank code (BIK)	
Account number (IBAN)	
Beneficiary code (Kb)	
<b>Information on the authorised representative</b>	
Surname First Name Patronymic	
Date of birth	
Nationality	
Identity document	
Series/number, issuing authority, date of issue, validity period of the identity document	
Identification number (IIN)	
Taxpayer Registration Number (TRN)	
Address of residence (registration)	
Address of actual residence	
Contact telephone numbers	
Email address	
Information on the document on the basis of which the representative acts (type, series, number, date of issue, issuing authority or full name of the person who issued the document).	
Number, date of issue, validity of the visa (in case of submission of a foreign passport as an identity document) (except for citizens of states entering the Republic of Kazakhstan in a visa-free procedure)	
Number, date of issue, validity of the migration card (in case of submission of a foreign passport as an identity document)	
<b>Information on anti-money laundering / FATCA issues</b>	
<b>Information on ownership and management structure</b>	
Structure and name of bodies (supreme body, executive body, other bodies) in accordance with constituent documents	
Date of the latest edition of the constituent documents on the basis of which the structure of the legal entity's bodies was established	
<b>Information on the composition of the supreme body</b>	
Full names (if any) of individuals and/or full names of legal entities that are members of the supreme body	
Nationality (if any) of natural persons and (or) state of registration of legal entities that are members of the supreme body	
Individual identification numbers (if any) or numbers, series (if any), dates of issue and expiry dates of identity documents of individuals who are members of the supreme governing body	
Business identification numbers (if any) or registration numbers (codes) assigned by the authorised body in the state of registration, for legal entities belonging to the supreme authority	
Date of the last edition of constituent documents or date of extract from the register of shareholders (participants) or other document on the basis of which the composition of the supreme body is established	

<b>Information on the personal composition of the executive body</b>	
full name (if any) of the person performing the functions of the sole executive body, or full names, first names, patronymics (if any) of the head and members of the collegial executive body	
Date and place of birth of the person performing the functions of the sole executive body or the head and members of the collegial executive body	
Citizenship (if any) of the person performing the functions of the sole executive body or the head and members of the collegial executive body	
Individual identification number (if any) of the person performing the functions of the sole executive body or the head and members of the collegial executive body	
Type of identity document, number, series (if any) of the person performing the functions of the sole executive body or the head and members of the collegial executive body	
Name of the body that issued the identity document for the person performing the functions of the sole executive body or the head and members of the collegial executive body, date of issue and validity period of the document	
Address of residence (registration) and (or) place of stay (state/jurisdiction, postal code, settlement, street/district, house number and, if available, flat number) of the person performing the functions of the sole executive body or the head and members of the collegial executive body	
Contact telephone number of the person performing the functions of the sole executive body or the head and members of the collegial executive body	
Number and date of the document (order, minutes of the general meeting, minutes of the Board of Directors, resolution of the sole shareholder (founder) or other similar document) on the basis of which the person performs the functions of the sole executive body or the head or member of the collegial executive body	
<b>Information on the personal composition of other management bodies (if any)</b>	
Full names (if any) of the head and members of the governing body	
Date and place of birth of the head and members of the governing body	
Citizenship (if any) of the head and members of the governing body	
Individual identification number (if any) of the head and members of the management body	
<b>Information on the beneficial owner</b>	
Note on the presence/absence of a natural person (persons) who directly or indirectly owns more than twenty-five per cent of shares in the charter capital or outstanding (less preferred and redeemed by the company) shares of the legal entity	
Note on presence/absence of natural person(s) exercising control over the legal entity on other grounds	
A note on the presence/absence of a natural person (persons) in whose interests the legal entity establishes business relations (performs transactions)	
Surname, first name and, if available, patronymic of the beneficial owner	



Citizenship (if any) of the beneficial owner	
Individual identification number (if any) of the beneficial owner	
Type of identity document, number, series (if any) of the beneficial owner	
Name of the issuing authority of the beneficial owner's identity document, date of issue and validity period of the document	
Tax residency, including taxpayer number in the foreign country of the beneficial owner	
Contact telephone number (if any) of the beneficial owner	
Is the beneficial owner identified above a foreign public official?	
Whether the beneficial owner has a family member and/or close relative who is a foreign public official	
Characteristics of financial standing of the Client's beneficial owner (availability)	Real estate Values share in the capital/percentage of shares of other legal entity (specify) _____ other (specify)
<b>Additional information on the branch (representative office) of a legal entity</b>	
Name of branch (representative office)	
Business Identification Number (if available)	
Type of document confirming registration, date of issue, number (if any)	
Name of the registering authority and date of registration (re-registration)	
Type (types) of activity and code of the general classifier of types of economic activities (OKED) (if any)	
Number, date of issue, validity of the licence (if the type of activity being carried out is a licensable one)	
Location address of the branch (representative office) in accordance with the document confirming the registration (country, postal code, settlement, street/district, building number)	
Contact telephone number	
E-mail address (if available)	
<b>Information on the sources of financing of the operations being carried out</b>	
Sources of income of the legal entity, financing of transactions (income from business activities, dividends, voluntary property contributions and donations, etc.)	recurring revenues arising from operating activities; Profit from incidental transactions and deals investments of participants (shareholders) loan funds (specify from whom) dividends voluntary property contributions donations receipts from buyers or recipients of goods/services Other (specify)
Accounts in other banks/financial organisations (if any) (name of the bank/financial organisation where the account is held)	

Characterisation of the Client's financial position (availability of	property values share in the capital/percentage of shares of other legal entity (specify) _____ Other (specify)
<b>Information on AML/CFT issues</b>	
Does your Organisation have a written anti-money laundering policy applicable to all structural units and other offices? If "No", when is its adoption planned?	YES NO. <input type="checkbox"/> _____
Would you be prepared to provide us with copies of your AML (ANTI-MONEY LAUNDERING) policy upon demand?	YES NO.
Does your Organisation have procedures in place that require you to obtain general information and documentation about all your customers before commencing a business relationship?	YES NO.
Does your Organisation keep/retain all records relating to the identification of the client and their transactions? If "Yes", for how long?	YES NO. <input type="checkbox"/> _____
Does your Organisation have anonymous accounts?	YES NO.
Does your Organisation provide services to occasional clients?	YES NO.
Does your Organisation do business with offshore companies not actually located in any country?	YES NO.
Does your organisation train all staff on anti-money laundering legislation and regulations?	YES NO.
Does your Organisation verify the identity of the client when carrying out major transactions?	YES NO.
Does your Organisation monitor customer account activity and other transactions to identify large transactions and questionable transactions?	YES NO.
Does your organisation report questionable transactions to the relevant government authorities?	YES NO.
Is any of the directors or owners of your Organisation a foreign public official (a foreign public official is a person appointed or elected to hold any office in the legislative, executive, administrative or judicial authority of a foreign country, as well as any person performing a public function for a foreign country)?	YES NO.

We hereby confirm the accuracy and completeness of the above information for Caspy Commodity Exchange JSC, and accept responsibility for providing unreliable data reflected in this Questionnaire.

We give our consent to processing of the above data and carrying out verification of the reliability of the data, including obtaining additional information, and at the same time I give my consent to transfer the information to state authorities, including: The National Bank of the Republic of Kazakhstan, the Agency for Financial Monitoring and the executive authority authorised to control and supervise taxes and fees.

In the event of changes to the information provided, we undertake to communicate all changes.  
Position and full name of the authorised person

\_\_\_\_\_

Signature

M.P. \_\_\_\_\_

Remarks of the employee of Caspy Commodity Exchange JSC

Updating the questionnaire \_\_\_\_\_ Customer risk level \_\_\_\_

Annex 8  
to the internal control rules for anti-money  
laundering, countering the financing of  
terrorism and financing the proliferation of  
weapons of mass destruction of Caspy  
Commodity Exchange JSC

### Signs of Suspicious Transaction Determination

	code no.	Signs of Suspicious Transaction Determination
	1	2
1. common features		
1	1035	The Client is registered (resides) or systematically performs transactions involving persons registered (resides) in a state (territory) that does not comply with the recommendations of the Financial Action Task Force (FATF).
2	1040	Transactions with money and/or other property involving charitable organisations (funds), (except for transactions related to the payment of taxes, other mandatory payments to the budget, fines and penalties, pension and social contributions, membership fees, utility payments, insurance premiums under compulsory insurance contracts)
3	1041	Transaction on receipt by religious associations and charitable organisations (foundations) of monetary funds and (or) other property from foreign states, organisations and citizens
4	1048	Systematic transfers of own funds by the client in large amounts to a bank account opened in an offshore zone
5	1049	The currency agreement provides for export of goods (works, services) by a resident or payments for import of goods (works, services) in favour of a non-resident registered in a state or territory that provides a preferential tax regime and (or) does not provide for disclosure and provision of information in financial transactions (offshore zone).
6	1050	Carrying out a transaction (deal) by the client under the guidance of a third party and/or persons present during the transaction (deal)
7	1051	Transactions (transactions) by a person included in the list of organisations and persons related to the financing of terrorism and extremism by court decision (except for
		transactions on individual pension accounts for mandatory pension contributions and mandatory occupational pension contributions)
8	1052	Transaction(s) by the client where there are grounds to believe that the transaction(s) is (are) aimed at financing the proliferation of weapons of mass destruction
9	1053	Transfers related to payment by a resident to a non-resident of a forfeit (fine, penalty) for failure to fulfil a contract for the supply of goods (performance of work, rendering of services) or for violation of the terms of the contract, if the amount of the forfeit exceeds ten per cent of the amount of goods not supplied (work not performed, services not rendered)

10	1054	Receipt of a large amount of money into the client's account and subsequent cashing out of the received funds, with the recipient having insignificant turnover in transactions and less than one year having passed since the date of its state registration
11	1055	Receipt of large amounts of money to the customer's account, whereby the recipient does not pay taxes or other obligatory payments to the budget or has debts on loans from second-tier banks, or does not pay taxes or other obligatory payments to the budget in insignificant amounts
12	1056	Systematic crediting to the client's account and debiting from the account in approximately the same amount of money, and the subject of financial monitoring has reasons to believe that this operation and/or operations are related to the activity of a financial pyramid scheme.
13	1057	Systematic transfer from the accounts of legal entities and/or individual entrepreneurs in favour of individuals of large amounts of money as dividends or profits
14	1058	Large transfers of money as grants, financial assistance, loans or gratuitous aid, including those involving non-residents with no business co-operation, except for transfers to non-profit organisations
15	1067	Repeated (two or more times) carrying out by the client of similar transactions with money within a short period of time, the amount of which individually does not exceed the threshold amounts of transactions subject to financial monitoring, but as a result of addition exceeds the threshold amount (provided that the client's activity is not related to servicing the population, collection of mandatory or voluntary payments).
16	3001	Transaction of money and/or other property to (from) a country with a high risk of terrorist financing
17	3002	Transactions with money and (or) other property related to charitable activities and (or) other donations, except for participation of non-profit organisations
18	3003	Transactions with money and (or) other property involving religious associations (funds) (except for transactions related to the payment of taxes, other mandatory payments to the budget, penalties and fines, pension and social contributions, membership fees, utility payments, insurance premiums under compulsory insurance contracts)
19	3004	Transaction(s) by the client, where there is a reason to believe that the transaction(s) is (are) aimed at financing terrorism and (or) extremism
20	7002	Transactions with money and other property that are related to the purchase, sale, transport, manufacture,
		storage and realisation of items related to chemical, biological and nuclear weapons and their components, if this is not related to the client's activities
21	7003	Transactions with money and other property, which are related to the purchase and sale of military items, medicines, if it is not related to the client's activity
22	7004	Transactions with money and other property that are related to the purchase and sale of substances that include not only medicines but also other synthetic and natural substances that are poisonous and potent, if it is not related to the client's business activities
23	7006	Clients, their activities, operations or attempts to perform them, recognised as suspicious in accordance with the internal procedures of the financial monitoring subject

24	8002	Attempt to make a suspicious transaction, in respect of which the subject of financial monitoring has suspicions that the transaction is aimed at terrorism financing
25	1101	Payments and money transfers under contract(s) for import of goods (works, services) in favour of a non-resident who is not a party to the contract(s)
26	1103	Receipt of money to the client for works and services that do not correspond to the client's type of activity, and for goods that, according to the data available to the subject of financial monitoring, were not purchased earlier (could not be produced or imported), with the amount of taxes paid by the client for the previous and current year to the amount of money received less than 1 per cent
27	1107	Operations on withdrawal of a large amount from the balance of a mobile subscriber number, if there is information that the client's activity is related to the performance of state functions
28	1108	Transactions with large amounts of money via payment systems and mobile applications (including e-wallets) to accounts (deposits) opened for an anonymous owner, receipt of money from abroad from an account (deposit) opened for an anonymous owner.
29	1109	Operations aimed at tax evasion, embezzlement of budget funds and other property, issuance of fictitious invoices, forgery of documents revealed in the course of consulting services (in terms of accounting and tax accounting)
30	1111	Transactions where there is a suspicion of presentation of forged documents, executive inscriptions evidencing the existence of a monetary claim of the parties to the transaction (agreement between the parties to the transaction, documents confirming the delivery of goods (delivery notes, acts), invoices)
31	1131	Transactions of a client performing state functions to transfer abroad a large amount of money to a bank account, including for the purchase of real estate
32	8015	Application of a natural person included in the list of organisations and persons related to the financing of terrorism and extremism on the grounds provided for by subparagraph 7) of paragraph 4 of Article 12 to carry out a transaction in accordance with paragraph 8-1 of Article 12 of the Law of the Republic of Kazakhstan "On Combating Legalisation (Laundering) of Proceeds of Crime and the Financing of Terrorism" (hereinafter - the Law)
33	8017	Notification of the measures taken to freeze the operation with money or other property, provided for in paragraph 1-1 of Article 13 of the Law, not later than twenty-four hours following the day when the subject took the relevant decision
15. When carrying out transactions on commodity exchanges		
114	1129	Operations on purchase/sale of exchange/non-standardised commodity at significant deviation from the market price