

Document: Instructions for familiarizing newly elected members of the Board of Directors with the activities of Kazakhstan Housing Company Joint Stock Company (approved by the decision of the Board of Directors of Mortgage Organization "Kazakhstan Mortgage Company" JSC dated November 17, 2015 No. 13) (as amended as of 06.06.2023)

Document status: valid. Date: 17.11.2015

APPROVED BY  
by the decision of the Board of Directors  
of the Mortgage Organization  
"Kazakhstan Mortgage Company"  
Joint Stock Company  
dated November 17, 2015 No. 13

*In the name and throughout the text of the Instructions and appendices to the Instructions, the words "'Mortgage Organization' Joint Stock Company Kazakhstan Mortgage Company" are replaced by the words "Kazakhstan Housing Company Joint Stock Company" in the appropriate cases in accordance with the [decision](#) of the Board of Directors of Kazakhstan Housing Company JSC dated 18.07.22 No. 8 ([see old ed.](#))*

**Instructions  
for familiarizing newly elected members of the Board of Directors with the activities of  
Kazakhstan Housing Company Joint Stock Company  
(with [amendments](#) as of 06.06.2023)**

## 1. General provisions

1. This Instruction on familiarization of newly elected members of the Board of Directors with the activities of Kazakhstan Housing Company Joint Stock Company (hereinafter - the Instruction) has been developed in accordance with the [Law](#) of the Republic of Kazakhstan "On Joint Stock Companies", the [Charter](#) of Kazakhstan Housing Company Joint Stock Company (hereinafter - the Company), the [Regulations](#) on the Board of Directors of the Company, the Corporate [Code](#) the Management Board of the Company and determines the procedure for familiarizing the newly elected member of the Board of Directors with the activities of the Company, the Sole Shareholder of the Company - NMH "Baiterek" JSC, the Board of Directors of the Company (hereinafter - the Board of Directors), the Management Board of the Company (hereinafter - the Management Board).

2. This Instruction is mandatory for all employees of the Company's structural divisions involved in the process of appointing members of the Board of Directors (hereinafter referred to as the Director).

## 2. Familiarization with the Company's activities

3. The Corporate Secretary provides the newly elected Director with Instructions and also provides assistance in order to ensure the fastest, most complete and effective familiarization of the newly elected Directors with the Company's activities.

4. The Director's familiarization with the Company's activities takes place in two stages:

4.1 Familiarization with the activities of the Company, the Sole Shareholder of the Company, the Board of Directors, the Management Board:

a) individual meetings with the Chairman of the Board of Directors, other members of the Board of Directors in order to get acquainted with the activities of the Board of Directors, discuss the specifics of work, get acquainted with documents related to the activities of the Board of Directors and other issues. The appendix to the Instructions contains a list of documents that the newly elected Director should read. The documents are transmitted by the

Corporate Secretary to the Director by e-mail or in a way convenient for the Director in compliance with information security standards;

b) meetings with the Chairman and members of the Management Board, heads of structural divisions of the Company, and, if necessary, with external consultants. Within the framework of meetings with the Chairman and members of the Management Board of the Company, information is provided on the issues of strategy, geography of activities, main production and financial indicators of the Company, risk management, corporate governance, as well as corporate and social responsibility;

c) meetings with the Head of the Company's Internal Audit Service;

d) meetings and regular interaction with the Corporate Secretary of the Company.

4.2 Familiarization and study of information on:

a) the Company's corporate governance practices, including on:

- the order of interaction of the Company's bodies, rules and procedures of the work of the Company's bodies;

- principles of information disclosure in the Company;

- personnel policy, etc.;

b) the Board of Directors of the Company:

- competence of the Board of Directors;

- responsibilities of Directors;

- the working procedure of the Board of Directors;

- rights, duties and responsibilities of Directors.

c) the Company - its past and current financial results, strategy, strengths, weaknesses. The Director must have a clear vision of how the Company operates, what tasks and goals are set for the Company, the current state of affairs, the prospects for the development of the Company, the industries in which the Company operates and its competitive positions.

The Director is obliged to respect the confidentiality of information obtained in the process of familiarization with the Company's activities.

### **3. Terms of familiarization with the Company's activities**

5. The period of familiarization with the Company's activities is up to six weeks from the date of election of the Director.

### **4. Final provisions**

6. This Instruction, as well as all additions and amendments to it, are reviewed and approved by the Board of Directors.

7. Issues not regulated by this Instruction are regulated by the current legislation of the Republic of Kazakhstan, decisions of the Board of Directors and other internal regulatory documents of the Company.

8. In case of changes in the legislation of the Republic of Kazakhstan and certain provisions of this Instruction come into conflict with them, they become invalid and, until changes are made to this Instruction, it is necessary to be guided by the legislation of the Republic of Kazakhstan.

*The appendix is set out in the wording [by the decision of the Board of Directors of Kazakhstan Housing Company JSC dated 06.06.23 No. 6](#) ([see old ed.](#))*

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Appendix to the [Instructions](#) for familiarizing newly elected members of the Board of Directors with the activities of Kazakhstan Housing Company Joint Stock Company

### List of documents for the newly elected Director to review

No.	Necessary information	Source
<b>About the Company</b>		
1.	Status of the Company	<a href="#">The Law</a> of the Republic of Kazakhstan "On Joint Stock Companies", the <a href="#">Law</a> of the Republic of Kazakhstan "On Mortgage of Immovable Property", the <a href="#">Law</a> of the Republic of Kazakhstan "On Banks and Banking Activities in the Republic of Kazakhstan", the Law of the Republic of Kazakhstan "On Equity Participation in Housing Construction", the <a href="#">Law</a> of the Republic of Kazakhstan "On the Securities Market", the <a href="#">Charter</a> of the Company, State/Industry programs implemented by the Company.
2.	Current situation, prospects of development of the Company	<a href="#">Development strategy</a> for the relevant years, Development Plan for the relevant years of the Company.
3.	Licenses of authorized bodies to carry out a certain type of activity	License of the authorized state body of the Republic of Kazakhstan for supervision of the financial market and financial organizations to conduct banking operations in the national currency, if the Company has any.
4.	Financial situation	Financial statements, Reports of the Company's external auditors for the last 3 (three) years.
5.	Risk management	<a href="#">Methodology</a> for determining business processes, their inherent risks and key risk indicators, <a href="#">Methodology</a> for setting limits on active transactions with counterparties, Risk Management <a href="#">Policy</a> , <a href="#">Regulations</a> of the centralized risk management System, Long-term <a href="#">strategy</a> for the development of the Company's corporate risk management System.
6.	Internal documents of the activities of the Management Board, Internal Audit Service,	Current internal documents of the Company: 1) The <a href="#">Regulations</a> on the Management Board of the Company, the organizational structure of the Company, the Rules of remuneration, performance evaluation and remuneration of the Company's executives, key performance indicators of the members of the Management Board of the Company approved for the current year, a brief biography and details of the members of the Management Board (phone, email address); 2) <a href="#">Regulations</a> on the Internal Audit Service ("IAS") of the Company, the IAS work plan for the current year, the Methodology for assessing

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	Compliance Control Service, Corporate Secretary of the Company	<p>the effectiveness of the IAS, the key performance indicators of the IAS approved for the current year, a brief biography of the head of the IAS, the details of the head of the IAS (phone, email address);</p> <p>3. <a href="#">Regulations</a> on the Compliance Control Service ("CCS") of the Company, the work plan of the CCS for the current year, the key performance indicators of the CCS approved for the current year, a brief biography of the head of the CCS, the details of the head of the CCS (phone, email address);</p> <p>4. <a href="#">Regulations</a> on the Corporate Secretary ("CS") of the Company, the Rules for evaluating the activities and remuneration of the Company's CS, the key performance indicators of the CS approved for the current year, a brief biography and the details of the CS (phone, email address).</p>
<b>About the Company's bodies</b>		
7.	Competence of the Company's bodies and the order of interaction between them	<p><a href="#">The Law</a> of the Republic of Kazakhstan "On Joint Stock Companies", the Company's <a href="#">Charter</a>, the Company's Corporate Governance <a href="#">Code</a>, the <a href="#">Regulations</a> on the Company's Board of Directors, the <a href="http://online.zakon.kz/Document/?doc_id=35936088">http://online.zakon.kz/Document/?doc_id=35936088</a> <a href="#">Regulations</a> <a href="http://online.zakon.kz/Document/?doc_id=36311055">http://online.zakon.kz/Document/?doc_id=36311055</a> on the Company's Management Board, the Regulations on the Company's Internal Audit Service, the Company's <a href="#">Code</a> of Business Ethics, the Policy on Resolving Corporate Conflicts and Conflicts of Interests of the Company, the Company's Stakeholders <a href="#">Map</a>.</p>
8.	NMH "Baiterek" JSC, the procedure for interaction with the Sole Shareholder	<p><a href="#">The Charter</a> of NMH "Baiterek" JSC, the <a href="#">Law</a> of the Republic of Kazakhstan "On Joint Stock Companies", the <a href="#">Charter</a> of the Company.</p>
9.	Board of Directors: structure, competence, working procedure (organization of activities) of the Board of Directors and its Committees	<p><a href="#">The Law</a> of the Republic of Kazakhstan "On Joint Stock Companies", the <a href="#">Charter</a> of the Company, the Corporate Governance <a href="#">Code</a> of the Company, the <a href="#">Regulations</a> on the Board of Directors of the Company, the Regulations on Committees under the Board of Directors of the Company, the <a href="#">Regulations</a> on the Corporate Secretary of the Company, the Work Plan of the Board of Directors for the current year.</p>
10.	Rights, duties and responsibilities of members of the Board of	<p><a href="#">The Law</a> of the Republic of Kazakhstan "On Joint Stock Companies", the <a href="#">Charter</a> of the Company, the Corporate Governance <a href="#">Code</a> of the Company, the <a href="#">Regulations</a> on the Board of Directors of the Company.</p>

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	Directors	
11.	Composition of the Board of Directors	A brief biography of the members of the Board of Directors with details (phone number, e-mail address), information about the membership of each director in the Committees of the Board of Directors of the Company.
12.	On information disclosure	<a href="#">The Law</a> of the Republic of Kazakhstan "On Joint Stock Companies", the <a href="#">Charter</a> of the Company, the Information Security Policy of the Company, the Rules of Internal control of access to insider information of the Company.
13.	Documents regulating the implementation and improvement of corporate governance principles	<a href="#">The Company's Corporate Governance Code</a> , the Plan of Corrective Actions to Improve the Company's Corporate Governance, the Company's Risk Management <a href="#">Policy</a> .
14.	Decisions taken by the Board of Directors and the Sole Shareholder	At the request of the director.
15.	List of current internal documents of the Company	At the request of the director.
16.	Visit to housing construction	At the request of the director.
17.	Other documents	At the request of the director.

Note:

Documents are submitted if they are available, missing documents are provided additionally as they are approved (appear) in accordance with the established procedure.