

NON-DISCLOSURE AGREEMENT

London-Almaty Insurance Company Joint-Stock Company, hereinafter referred to as the **Company** and individual/legal entity, hereinafter referred to as the **Partner**, hereinafter jointly referred to as the **Parties** and severally as a **Party**, have entered into this Non-Disclosure Agreement (the Agreement) as follows:

1. The Parties agree to duly keep commercial, financial and other interests of the other party, not to disclose or transfer to a third party any information received in the course of work except for cases where written consent of the other Party is obtained, or a list of information authorized for disclosure is stipulated by a written agreement of the Parties.
2. Confidential information includes (but not limited to):
 - 1) Circumstances having business relation to financial or economic activity of the Parties;
 - 2) Information on the Parties and their officers engaged in execution hereof, including their personal data (names, addresses, telephones, etc.);
 - 3) Names of associated state bodies, financial companies, banks, principals, investors, sources of lending, guarantee and liabilities, attorneys, customers, including names and other personal data of officers;
 - 4) Any other information that Parties treat as Confidential.
3. By executing hereof, the Partner provides its consent for processing, use and keeping personal data provided before, after and upon execution of the Agreement in compliance with the current laws of the Republic of Kazakhstan.
4. By executing hereof, the Partner provides its consent for disclosure of information associated with secrecy of insurance and/or personal data to employees of the Insurer, Assistance, medical institutions and other persons directly related to execution of the insurance policy.
5. In accordance with articles 395, 396 of the Civil Code of the Republic of Kazakhstan, if the Partner accepts conditions hereof, it undertakes to keep commercial, financial and other interests of the other Party, not to disclose or transfer information to a third Party.
6. The Parties will take all reasonable measures to keep confidentiality.
7. Provisions hereof place under non-disclosure duty each of the Parties, Information cannot be confidential if it is of free access in accordance with the legislation of the Republic of Kazakhstan.
8. Disclosure of information treated as confidential by the Parties is violation of the Agreement and can result in unilateral termination of any contract irrelevant of the reasons either willful, negligent or reckless actions of either Party.
9. The Agreement is not applicable in cases where data or information as of the date hereof or during the period hereof was or became public domain out of the fault of the Parties or distributed by opponents of the Parties.
10. The Agreement is not applicable in cases of court proceedings on the issues of certain relations of the Parties for the purposes of practical settlement thereof. In such cases, the reason for an attorney to act shall be Power of Attorney issued by the Parties to represent its interests in the court and undertake all necessary procedural actions.
11. The Agreement is not applicable in cases where information is disclosed upon inquiry of the public authorities of the Republic of Kazakhstan.
12. The Agreement comes into legal force after it is signed by both Parties and shall be valid within 36 months.
13. All disputes and disagreements as regards the Agreement shall be settled in the course of negotiations. Should the Parties fail to reach amicable solution by negotiations, all

disputes and disagreements hereunder shall be finally settled in the court in accordance with effective legislation of the Republic of Kazakhstan.