

Dear Client,

JSC “First Heartland Bank” (hereinafter – “Bank”) expresses you the respect and thanks for effective cooperation.

Hereby we provide you information on non-working days for 2018 in different regions of the world market for execution of outgoing payments in foreign currency:

Country	Non-working days
GreatBritain (GBP)	January 1, March 30, April 2, May 7, May 28, August 27, December 25, December 26
United States of America (USD)	January 1, January 15, February 19, May 28, July 4, September 3, October 8, November 12, November 22, December 25
Switzerland (CHF)	January 1, January 2, March 30, April 2, May 1, May 10, May 21, August 1, December 25, December 26
Russian Federation (RUB)	January 1, January 2, January 3, January 4, January 5, January 6, January 7, January 8, February 23, March 8, March 9, April 30, May 1, May 2, May 9, June 11, June 12, November 4, November 5, December 31
Eurozone (EUR) *	January 1, March 30, April 2, May 1, December 25, December 26

*in addition to the specified non-working days if value date of payment in euro falls on non-working day in the country of corresponding bank or beneficiary bank, the payment can be performed on the next working day.

In case of any questions, you can address the manager of your account on the following phone numbers in Almaty:

+7 727 2440177

+7 727 2440183

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Respectfully yours,

JSC “First Heartland Bank”

Public