

## **Halyk Bank has opened a new regional branch in Balkhash, Karaganda Oblast**

**Almaty, 4 December 2018** — Joint Stock Company Halyk Savings Bank of Kazakhstan (the Bank) has obtained State Registration Certificate (Number 140-1930-25 of December 4, 2018) of the Regional Branch in Balkhash, Karaganda Oblast.

Balkhash Regional Branch of the Bank is presented by six omni-purpose outlets, five of which are located in Balkhash and one in Priozersk. The Branch's acquiring infrastructure includes 39 ATMs, 13 payment terminals and 270 POS terminals.

*"Until recently, the regional representative office of Halyk Bank Karaganda Oblast Branch has been successfully operating in Balkhash. The decision to transform it into an independent Balkhash Branch is based on the Halyk Group's regional expansion strategy, which involves strengthening leadership positions in servicing individuals and legal entities, increasing the availability of services and improving the quality of customer service,"* said **Alexandra Aglyukova**, Director of Halyk Bank Balkhash Branch.

Balkhash Regional Branch of the Bank will provide a full range of banking services for organizations, including profitable financing solutions for small and medium-sized businesses within the framework of government programs, operational services for entrepreneurs and payroll projects.

In turn, private customers will be able to take advantage of the products for individuals – express loans and credit cards, loans secured by real estate and mortgages, including loans provided under government programs. In addition, the residents of Balkhash and surrounding areas will be able to use the line of Halyk Bank payment cards with the accrual of Go! bonuses, as well as ample opportunities for savings on term deposits of the Bank, including an educational deposit with additional accrual of interest at the expense of the state.