



HALYK BANK AND UNIONPAY INTERNATIONAL COMPLETE “HALYK EDUCATION WITH UNIONPAY” SCHOLARSHIP PROGRAM

Press Release 30 June 2016, Almaty - Today JSC Halyk Bank ("Bank") and UnionPay International ("International payment system") have announced the completion of "Halyk Education with UnionPay" scholarship program.

“Halyk Education with UnionPay” scholarship program – a program of training in Chinese universities of Kazakhstan graduates of domestic and foreign secondary and higher educational institutions with scholarship paid within one academic year started on 16 June 2015. The jury selecting the fellows evaluated their essays on the topic “How Do I View Future of the Bank” written in Kazakh / Russian language by criteria such as applicant’s academic performance, topic coverage, outlook and literacy of the presented essay. Also, in addition to these basic criteria, applications of those belonging to socially vulnerable groups, including applicants from large families or deprived of parental care and orphans, were specially considered. During the school year, fifty fellows have been receiving a USD500 (five hundred US dollars) monthly scholarship on their Altyn UnionPay Gold cards. The program was implemented as a part of the Memorandum of Understanding signed between UnionPay International Co., Ltd. and JSC Halyk Bank in Beijing (China) at the end of May 2015.

Halyk Bank and UnionPay International have been developing their partnership since signing of the acquiring contract in 2006. In 2012, Halyk Bank was a sole commercial bank in the CIS, Central and Eastern Europe, which became a principal member of UnionPay International International Council. In the short term, the bank and the international payment system will be developing the areas of electronic commerce and MoneyExpress P2P transfers, introducing QuickPass contactless payments and producing 1 million of Altyn UnionPay payment cards.

Reviews of "Halyk Education with UnionPay” program fellows:

Kymbat Oryntayeva: “I want to thank the organizers of the competition for their confidence in me and giving the opportunity to be trained in China. And, of course, I thank you them for motivation they gave me. The good news is there are a lot of scholarship programs in Kazakhstan for those who want to study abroad. What you should do is just to believe in yourself! And if you meet the criteria, apply immediately! I have been a participant of many competitions before this competition. Somewhere I won, somewhere not. But I never give up. Currently, "Education with UnionPay” scholarship is my biggest win. Study abroad and

Chinese language skills will serve as a bridge to achieve my future goals. A potential employer will give preference to graduates of a prestigious foreign university – this is a plus of study abroad. Besides, it is a quite conscious chance to speed up its own rise through the ranks and become a prominent member of a certain sphere of society - to make professional and creative elite of the country. "

Anel Temirbulatova: *“The scholarship gave me the opportunity to learn traditional Chinese Kung Fu in the homeland of its origin - in China. It is worth noting that earlier I did not engage in martial arts, but before coming to China I planned to begin to be engaged in such kind of sports. To take Kung Fu lessons is quite expensive, so the scholarship helped me very much otherwise I would have hardly managed to attend training. Kung Fu training with Chinese coach is a very valuable and rewarding experience for me. After several months of training, I participated in the international martial arts tournament, which was held in Nanjing. I received a certificate and a medal. :) My study in China has opened a new hobby for me? which helps both strengthen my health and improve my Chinese speaking skills while communicating with the coach, a native speaker.”*

Daniyar Nurgozhin: *“I have been the sixth year student at the Chinese Academy of Sciences. The first year I was only learning Chinese language - four hours of study at the university, and then three hours at home so that to realize all that I have heard at lessons and do my homework, and because I was eager to learn Chinese - at least 2 hours of every day conversation with a native speaker. Chinese is a difficult language, so I needed to plunge into learning Chinese with my head - desperately dive into the abyss of unknown words and notions, almost forget your native language, and that happened to me for a while. Perhaps the main difference of Chinese education system from ours is that Chinese system is focusing on team project, not individual work. And I was very surprised with it. On the one hand, it's easier: there is a team, who performs the single task. But this is seemingly at first glance. It is very difficult to gather people who do not know each other together and make them think and do something. We, I and two students more, were given a homework devoted to computer network. The project was evaluated as a single team. And I likely wrote everything correctly, and then began to read their parts of the assignment and saw a complete mess. As a result, I had to redo everything for them in order not to have a bad grade.”*

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