

Bonus Program Terms and Conditions

1. General provisions

1.1. These Terms and Conditions shall define the procedure and terms of the Bonus Program for individual cardholders of Eurasian Bank JSC (hereinafter referred to as the Bank).

1.2. These Bonus Program Terms and Conditions shall come into force from the date of their publication on the Bank official website (www.eubank.kz) with annual automatic extension for the next calendar year, unless a decision has been taken by the Authorized Body of the Bank to terminate the Bonus Program.

1.3. The decision on the launch, termination of the Promotions and amendments to the Terms and Conditions of the Promotions shall be made by the Chairman of the Management Board of the Bank, within the framework of the relevant powers.

1.4. General concepts used in these Terms and Conditions:

Promotion shall be a campaign/activity conducted by the Bank as part of the Bonus Program aimed at maintaining Customer loyalty by accruing and crediting Bonuses to the Bonus Account for making Non-Cash Transactions using the Bank Cards or performing certain Transactions/Actions using banking products/services. As part of the Promotion, Customers shall get additional Bonuses accrued in accordance with and subject to these Terms and Conditions of the Bonus Program/Promotion, subject to the Terms and Conditions of the Promotion set by the Bank. Promotions may have a time frame and additional terms and conditions that Customers who wish to participate in them should take into account.

Acquiring Bank shall be a bank that serves a trading and service enterprise.

Non-Cash Transaction - Retail Transactions and/or payments in the Bank mobile app made using the Card and/or purchases using the QR code.

Non-Cash Turnover shall be the total amount of Non-Cash Transactions performed on the Customer's Cards in the previous Billing Period, which shall determine the amount of Bonuses credited to the Customer's Bonus Account in the current Billing Period. At the same time, at calculating the amount of Non-Cash turnover on the Customer's Cards, Retail Transactions conducted using the MCC codes indicated in the List of Exceptions for which no bonuses are accrued, which is posted on the Bank official website (www.eubank.kz), shall not be taken into account (hereinafter referred to as the List of Exceptions). These restrictions shall not apply to payments made in the mobile app. In case of cancellation (refund) of the Non-Cash Transaction in the current Billing Period, the total amount of Non-Cash Turnover in the previous Billing Period shall be reduced by an amount proportional to the amount of the refundable Non-Cash Transaction.

Bonus shall be a conventional unit provided to the Customer at the expense of the Bank own funds when the Customer conducts a Transaction that meets the requirements of the Bonus Program/Promotion. Bonuses shall be accumulated on the Customer's special Bonus account.

1 Bonus shall be equal to 1 tenge for Bonus use transactions (hereinafter referred to as the Bonus Spend) using the Bank Card.

Bonus Account shall be a special account of the Customer (the main Cardholder), opened by the Bank, which is designed to account for the accrual/spending of the Bonuses.

The Bonus Program shall be a system for stimulating and encouraging the Bank Cardholder Customers based on accrual of Bonuses for Transactions that comply with these Terms and Conditions of the Bonus Program/Promotion.

Customer shall be an individual, a resident/non-resident of the Republic of Kazakhstan, namely, a holder of a Visa International/Mastercard Worldwide International Payment System Card

¹The amount of Bonuses provided shall be determined in accordance with the Bonus Accrual Rates under the Bonus Program.

issued by the Bank and who conducted a Transaction that complies with these Terms of the Bonus Program/Promotion.

Favorite Category shall be the Bonus Account option, which allows the Customer to activate in the mobile app, once a month, the opportunity to get increased Bonuses according to the list of MCC codes determined by the Bank, posted on the Bank official website (www.eubank.kz). The amount of increased Bonuses within your Favorite Category shall be indicated in the Bonus Accrual Rates under the Bonus Program posted on the Bank official website (www.eubank.kz) (hereinafter referred to as the Bonus Accrual Rates). The Favorite Category connected by the Customer in the Bank mobile app shall be disabled on the first (1st) day of a calendar month.

Transaction shall be the Customer's activity, including spending transactions on the Bank resources, storing money on deposits, Non-Cash Transactions, storing funds on current accounts using the Bank Cards, and other transactions subject to the Terms and Conditions of the Bonus Program/Promotion, as a result of which the Bank shall accrue Bonuses.

Partner shall be a company that has concluded a cooperation agreement with the Bank within the framework of the Bonus Program/Promotion that allows the Customer to get privileges (discounts on goods/services, increased bonuses, etc.) at the Partner's sales and service enterprises.

Payment Card (hereinafter referred to as the Card) shall be a payment card issued by the Bank, of the Visa International/Mastercard Worldwide international payment system, opened by the Bank to the Customer on the basis of an application and other documents in accordance with the requirements of the Bank internal normative documents and the legislation of the Republic of Kazakhstan.

The Billing Period shall be a calendar month during which the Customer conducts Non-Cash Transactions using the Card and/or Transactions.

RBS/mobile app – the Bank remote banking system -mobile app designed to work on smartphones, tablets and other mobile devices (downloaded from the App Store, Google Play for free) in order to get electronic banking services.

The Terms and Conditions of the Promotion shall be events, the occurrence of which entails the Bank obligations to transfer Bonuses to the Customer's Bonus Account in the amount and in the manner determined by the Bonus Accrual Rates or the decision of an Authorized Person/Authorized Body.

Authorized Person shall be the Chairman of the Bank Management Board, who is authorized to make decisions on the launch and termination of the Promotions and determine the Terms and Conditions of the Promotion, determine Bonus Accrual Rates, the list of favorite categories, the list of MCC codes for Favorite categories, daily/monthly limits and limits on accrual of Bonuses under the Bonus Program.

Authorized Body shall be a collegial body of the Bank with the authority to make a decision on the launch/commissioning, termination and determination of the terms of the Promotion/Bonus Program.

E-com shall be a debit transaction for the payment of goods and services conducted on the Internet using the Bank Cards. This attribute shall be transmitted by the international payment system with the rest of the transaction attributes.

MCC (Merchant Category Code) shall be a code for the type of outlet used to classify retail and service enterprises by their type of activity. This code shall be assigned by the Acquiring Bank to the trading and service enterprise.

POS terminal shall be an electronic device for accepting payment Cards.

Retail Transaction shall be a debit transaction for paying for goods and services using the Bank Cards in POS terminals of retail and service enterprises and on the Internet (E-com), with the exception of Transactions conducted using a QR code.

2. General Terms and Conditions

2.1. The essence of the Bonus Program:

2.1.1. Accruing Bonuses to the Customer and crediting them to the Customer's Bonus Account.

2.1.2. The Customer's Bonus Spend.

2.2. Each Transaction shall be included in the Bonus Program, the date of which falls during the period of the Bonus Program, the Promotion and complies with these Terms and Conditions of the Bonus Program/Promotion.

2.3. The number of Bonuses accrued and the types of Transactions participating/not participating in the Bonus Program/Promotion shall be determined by the Bonus Accrual Rates and the List of Exceptions or the decision of the Authorized Person/Authorized Body. Bonuses accrued under the Promotions shall be subject to the restrictions of the Bonus Program, including the monthly Bonus accrual limit, unless otherwise provided by the Terms and Conditions of the Promotion. At the same time, the maximum amount of Bonuses accrued under the Promotions shall be determined in accordance with the Terms and Conditions of the Promotion.

3. Procedure of participation

3.1. In order to become a member of the Bonus Program/Promotion, you must:

3.1.1. Open a current account with the Bank using the Card, or have a valid current account with the Bank using the Card at the time of the Promotion.

3.1.2. During the period of the Bonus Program/Promotion, conduct a Transaction that complies with these Terms and Conditions of the Bonus Program/Promotion. All individuals, namely the Bank cardholders, who meet these Terms and Conditions of the Bonus Program/Promotion, shall automatically become Participants of the Bonus Program/Promotion. The Participants of the Bonus Program/Promotion shall give their consent to participate in the Bonus Program/Promotion and agree to follow these Terms and Conditions of the Bonus Program/Promotion.

3.2. The Bank shall automatically open the Bonus Account for the Customer (the main Cardholder).

3.3. Viewing the balance and movements (receipts/debits) on the Bonus Account shall be available to the Customer (the main Cardholder) in the mobile app.

3.4. To receive increased bonuses, the Customer (the main Cardholder) must activate the necessary Bonus Account option in the Favorite Categories section of the mobile app, unless otherwise provided by the terms of the Card issuance.

4. The Procedure for crediting Bonuses

4.1. The amount of credited Bonuses that comply with these Terms and Conditions of the Bonus Program/Promotion shall become available for display on the Bonus Account upon processing the Transaction by all categories of purchases.

4.2. The Bonus amount shall be rounded down to hundredths of an integer and credited to the Client.

4.3. In case of cancellation (refund) of an Operation, the amount of previously credited Bonuses for the canceled Operation is debited from the Customer's Bonus Account in proportion to the amount of the refunded Operation. At the same time, if there are not enough accumulated Bonuses in the Bonus Account at the time of debiting the Bonus amount, as a result of debiting the Bonus amount, the Bonus Account will have a negative balance. Subsequent Transactions and the transfer of Bonuses will automatically bring the Bonus Account balance to a positive balance.

4.4. The Bank shall be entitled, at its discretion, to transfer additional Bonuses to the Customer's Bonus Account outside of these Terms and Conditions of the Bonus Program/Promotion. The purpose of the additionally credited Bonuses shall be reflected in the Bonus account statement in the mobile app.

4.5. For additional cards, Bonuses shall be credited to the Bonus Account of the main Cardholder.

4.6. Bonuses shall not be accrued if the Customer cancels the relevant instruction or suspends its execution, as well as during the following Transactions:

- Non-cash transaction at the expense of Bonuses - the Bonus Spend;
- receiving cash (including through an ATM or a cash dispenser);
- crediting money to a current account using the Card;
- refund to the current account using the Card of money previously debited under a Non-Cash Transaction;
- purchase of traveler's checks, as well as money analogues (cryptocurrency, electronic currency, etc.);
- purchase of foreign currency and payment of fees related to the purchase of foreign currency;
- payment for bets and betting, lottery tickets, rights to participate in prize draws or other incentives (with the exception of similar payments in the Bank mobile app);
- money transfer;
- payment of debts owed to second-tier banks of the Republic of Kazakhstan under the relevant agreement;
- if there are restrictions/arrests on the Customer's accounts imposed on the basis of the current legislation of the Republic of Kazakhstan, including, but not limited to: authorized bodies, second-tier banks of the Republic of Kazakhstan, bailiffs;
- payment for business and B2B services (except for similar payments in the Bank mobile app);
- replenishment of electronic wallets;
- purchase of telecommunication equipment, including telephone sales;
- payment for advertising services (with the exception of similar payments in the Bank mobile app);
- payment in pawnshops;
- payment of bailiffs and/or court services/fees;
- payment of fines, taxes, and duties.

The list of MCC codes and trading and service enterprises for which Bonuses are not awarded shall be reflected in the List of Exceptions.

5. How to use Bonuses

5.1. The Use of credited Bonuses is possible by:

5.1.1. Conducting a Non-Cash Transaction, with the exception of the Transactions specified in clause 5.6. of these Terms and Conditions (before each Non-Cash Transaction, you must activate the Bonus spend in the mobile app). Activated Bonus Spend shall be valid indefinitely and shall be disabled by the Customer in the Bank mobile app or automatically after a Non-Cash Card transaction (successful/unsuccessful);

5.1.2. Making payments in the mobile app.

5.2. When Bonuses are spent, money shall be simultaneously debited from the current account using the Card* and from the Customer's Bonus Account. After processing a Non-Cash Transaction, the amount of Bonuses spent shall be credited to the current account using the Customer's Card.

5.3. In case of cancellation (refund) of the Transaction conducted using Bonuses, the amount of the used Bonuses shall be returned to the Customer's Bonus Account in the amount proportional to the amount of the refund Transaction.

5.4. The Bonuses shall be valid for six (6) months. Unused Bonuses shall be debited from the Bonus Account after six (6) months from the date of their transfer to the Bonus Account.

5.5. The Bank shall debit the Customer's Bonuses 30 calendar days after the Customer (the main Cardholder) closes all current accounts using the Cards opened in his/her/its name at the Bank.

5.6. The use of Bonuses shall not be allowed in cases where the Customer cancels the relevant instruction or suspends its execution, as well as during the following Transactions:

- receiving cash (including through an ATM or a cash dispenser);
- purchase of traveler's checks, as well as money analogues (cryptocurrency, electronic currency, etc.);
- purchase of foreign currency and payment of fees related to the purchase of foreign currency;
- payment for bets and betting, lottery tickets, rights to participate in prize draws or other incentives (with the exception of similar payments in the Bank mobile app);
- money transfer;
- payment of debts owed to second-tier banks of the Republic of Kazakhstan under the relevant agreement;
- if there are restrictions/arrests on the accounts of the Customer (the main Cardholder) imposed on the basis of the current legislation of the Republic of Kazakhstan, including, but not limited to: authorized bodies, second-tier banks of the Republic of Kazakhstan, bailiffs;
- payment for business and B2B services (except for similar payments in the Bank mobile app);
- replenishment of electronic wallets;
- purchase of telecommunication equipment, including telephone sales;
- payment for advertising services (with the exception of similar payments in the Bank mobile app);
- payment in pawnshops;
- payment for bailiffs and/or court services/fees (except for similar payments in the Bank mobile app);
- payment of fines, taxes, and duties.

6. Other Terms of the Bonus Program

6.1. For any Customer's claim related to the accrual of Bonuses during the period of the Bonus Program and the Promotion, the Bank liability to the Customer for violation of the Terms and Conditions of the Bonus Program /Promotion shall be limited to the accrual of the appropriate amount of the Bonuses under the Transaction disputed by the Customer. The Bank shall be entitled to refuse to transfer/use the relevant Bonuses to the Customer (block the Bonuses) until the completion of the relevant checks on the disputed Transaction.

6.2. The Bank shall be entitled to unilaterally amend and supplement these Terms and Conditions of the Bonus Program, including by approving the Terms and Conditions in a new version.

6.3. At the same time, the Bank shall notify the Customers of the changes made by posting an updated electronic version of these Terms and Conditions in one of the following ways:

- on the official website of the Bank (www.eubank.kz);
- using PUSH and/or SMS alerts.

The Customers shall be informed not later than seven (7) calendar days from the date of the relevant decision by the Authorized Person/Authorized Body.

6.4. By adhering to the Bonus Program/Promotion, the Customer agrees to independently monitor the changes and additions made by the Bank to these Terms and Conditions of the Bonus Program/Promotion. Making Transactions by the Customer that meet the requirements of the Bonus Program/Promotion after the amendments/additions/new edition of the Terms and Conditions of the

Bonus Program/Promotion enter into force shall be a confirmation of the Customer's agreement with the new Terms and Conditions of the Bonus Program/Promotion.

6.5. The Bank shall be entitled to withdraw the Bonuses from the Customer's Bonus Account without acceptance, outside of these Terms and Conditions of the Bonus Program/Promotion, as well as from the Bonus Accounts of the blocked Customers, for any reason, including if the Customer does not comply with these Terms and Conditions of the Bonus Program/Promotion and/or abuses them.

6.6. The Bank shall be entitled to exclude, suspend, limit, and unilaterally terminate the Customer's participation in the Bonus Program/Promotion for any reason, including if the Customer does not comply with these Terms and Conditions of the Bonus Program/Promotion and/or abuses them, without prior notice in the following cases, but not limited to these cases:

- if the Bank has grounds to consider the use of the Bonus Program/Promotion by the Customer for the purpose of conducting business, including tourism activities;
- in case of violation by the Customer of the legislation of the Republic of Kazakhstan and/or obligations assumed by the Customer within the framework of the Standard Terms of Provision of Banking and Other Services of Eurasian Bank JSC (the Adhesion Contract) posted on the official website of the Bank (www.eubank.kz), including in the case of overdue debts under the Adhesion Contract;
- in other cases, at the discretion of the Bank.

6.7. Bonuses for Transactions conducted during the period of exclusion, suspension, or termination of the Customer's participation in the Bonus Program/Promotion shall not be credited, including after the Customer's participation in the Bonus Program/Promotion is resumed.

6.8. The Bank shall be entitled to send a request to the Customer for the provision of checks/other documents confirming the Transaction for which Bonuses were accrued. If the Customer fails to provide the specified documents to the Bank, the Bank shall be entitled to refuse to accrue Bonuses to the Customer for the relevant Transaction.

6.9. The Bank shall not be responsible for the correctness of the transmission of data and other signs of the Transaction (for example: MCC code, e-commerce sign, etc.) from international payment systems and shall accrue Bonuses according to the information received, as is.

6.10. For all accrual rules involving bonus accrual events (for example, a Bonus for deposit balances, etc.), the Bank shall accrue Bonuses only after processing the event by the Bank, in order to exclude fraudulent actions and abuse of the Bonus Program/Promotion.

6.11. The Bank shall be entitled to unilaterally include/exclude Favorite Categories, change the amount and/or terms and conditions of Bonuses in Favorite Categories/Promotions, include/exclude trading and service companies, MCC codes and card products/types of Cards in the Bonus Program/Promotion, without prior notification to Customers.

**For multicurrency Cards, if there is no money in the tenge account, money shall be debited from the foreign currency account, which has an available balance, in accordance with the procedure defined by the Standard Terms of Provision of Banking and Other Services of Eurasian Bank JSC (the Adhesion Contract).*

***Abuse of the Terms and Conditions of the Bonus Program/Promotion – the Customer's actions that violate (in the opinion of the Bank) the Terms and Conditions of the Bonus Program/Promotion, non-compliance with the Terms of the Bonus Program/Promotion and their requirements, committing fraudulent acts, abuse of any privileges/incentives provided under the Bonus Program/Promotion, providing misleading information, or incorrect information to the Bank Partners.*

Additionally, within the framework of these Terms and Conditions, the following events shall be recognized by the Bank as a violation of the Terms and Conditions of the Bonus Program/Promotion:

- *Daily, periodic purchase of goods and/or services from the Customer's Card for corporate needs;*
- *Wholesale, daily, and periodic purchases of goods/services in supermarkets, electronics stores, and other retail outlets;*
- *Conducting transfer transactions on the Customer's Cards disguised as Retail Transactions in order to get increased Bonuses;*

- *The Customer shall open a variety of Cards in his/her/its name to circumvent the restrictions on accruing Bonuses for the money balance in the current account using the Card;*
- *Wholesale, mass, daily, periodic purchases using the Customer's Cards, not for their own needs, including on foreign Internet sites;*
- *Purchase by the Customer of one product/service using several Cards that do not belong to the Customer (splitting of one receipt) in order to circumvent restrictions on accrual of the Bonuses under the Bonus Program/Promotion;*
- *Payment by the Customer for goods/services for another person/other persons in order to accumulate additional Bonuses within the framework of the Bonus Program/Promotion;*
- *Transactions in fictitious trading and service enterprises;*
- *Collusion transactions with the cashier/owner of a sales and service enterprise;*
- *Daily, periodic purchases using the Customer's Cards on online gaming websites, virtual online casinos, bookmakers, online platforms for selling cryptocurrencies, replenishment of virtual wallets Qiwi, PayPal, Web Money and their analogues;*
- *Replenishment of phone balances.*