

Bonus accrual rates under the Bonus Program

No.	Card product, card type (except for cards that do not earn bonuses: Credit card with Payda installment function, Credit card with installment, Eurasia Credit Card, Eurasia Credit Card (Moto GP), Eco-Card, Social Card, Vanilla Package ⁵ , Visa Platinum ⁴ , Mastercard Standard, Visa Classic, Children's Card, Installment card with a credit limit "Diamond credit card")	Bonus for contactless tokenized payments (Apple Pay/Samsung Pay/Google Pay/Garmin pay) ¹			Bonus for deposit balances ¹		Birthday bonus ³	Welcome bonus for the first non-cash transaction ⁶	Bonus when setting the favorite category											
		Card turnover up to 150 thousand tenge	Card turnover from 150 to 300 thousand tenge	Card turnover from 300 thousand tenge	The deposit balance from 1.5-5 mln tenge	The deposit balance over 5 mln tenge			Travel	Restaurants, cafes	Clothing and accessories	Auto	Health	Супермаркеты	Entertainments					
1.	Standard card: Mastercard Gold ⁴ /Mastercard World/Visa Gold; Standard Package ⁵ : Mastercard Gold ⁴ /Mastercard World/Visa Gold. Additional cards, regardless of card product/package: Mastercard Gold ⁴ /Mastercard World/Visa Gold	1%	2%	3%	1%	2%	5%	500 bonuses	Hotels, resorts, travel agencies, air/railway tickets	Restaurants, cafes, food delivery, bars	Clothing, shoes, accessories, jewelry	Gas stations, car dealerships, auto stores, insurance companies, service stations, car washes	Pharmacies, cosmetics stores, medical institutions, beauty and health salons	Supermarkets, minimarkets, grocery stores	Movies, video games, concerts, digital subscriptions, amusement rides, video game clubs					
2.	Premium card: Mastercard World Black Edition/Visa Signature								1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	1%	
3.	Salary card (for an employee): Mastercard World/Visa Gold; Salary card (for a head): Mastercard World Black Edition/Visa Signature.								4% ⁷											30%
4.	Premium card: Mastercard World Black Edition/Visa Signature; Salary card (for a head): Mastercard World Black Edition/Visa Signature; Additional cards, regardless of card product/package: Mastercard World Black Edition/Visa Signature.								2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%
5.	Luxe card: Mastercard World Elite/Visa Infinite; Salary card (for a head): Mastercard World Elite/Visa Infinite; Premium Package ⁵ : Visa Infinite; Premium Individual Package ⁵ : Visa Infinite; Affluent: Mastercard World Elite/Visa Infinite. Additional cards, regardless of card product/package: Mastercard World Elite/Visa Infinite.								2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%
6.	Private Banking Package Metal Card: Mastercard World Elite/Visa Infinite								2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%
7.	Auto Card: Mastercard World								0%	0%	0%	0%	4% ⁷	0%	0%	0%	0%	0%	0%	30% ⁷
8.	Credit limit with installment option and revolving credit – SmartCard: Mastercard World																			

Using/spending bonuses		
Name of the bonus spending operation	Bonus spending limit per one (1) transaction	Bonus conversion rate
Spending bonuses in POS-terminals network and Internet (E-commerce), payments in Smartbank Individual Remote Banking System	No restrictions	1 bonus = 1 tenge

Limits on bonus accrual				
Name of bonus accrual limit ²	Mastercard Gold/Mastercard World/Visa Gold (including additional cards of these card types, regardless of the card product/package)	Visa Signature/Mastercard World Black Edition (including additional cards of these card types, regardless of the card product/package)	Visa Infinite/Mastercard World Elite (including additional cards of these card types, regardless of the card product/package)	Private Banking Package Metal Card: Mastercard World Elite/Visa Infinite,
Monthly limit	30 000 bonuses	50 000 bonuses	70 000 bonuses	170 000 bonuses

¹ An additional bonus is applied for retail transactions, provided that the aggregate amount on deposits of an individual customer is from 1,500,000 to 5,000,000 tenge (1% of bonuses) or over 5,000,000 tenge (2% of bonuses) three (3) business days before the relevant retail transaction. Bonuses are accrued only on deposits in the tenge currency.

² Limits on the accrual of bonuses apply to one Participant, regardless of the number of cards, incl. other card products. If the Participant has several types of cards and conducts transactions on them, the maximum limit on the accrual of bonuses is determined as the difference in limits between the card with the highest limit and the actually used limits of other cards. For additional cards, bonuses are credited to the bonus account of the main cardholder.

³ The customer gets additional bonuses in the amount of 5% on the birthday for card transactions (from 00:00 to 11:59 p.m. time of the country where the transactions are conducted) Bonuses are accrued only on the main payment card. Bonuses are not accrued on additional cards. The bonus accrual limit is 100,000 bonuses per month, not including monthly card limits.

⁴ Issuance of this type of card has been suspended by the Bank.

⁵ A product that is not issued to new customers.

⁶ Bonuses are accrued outside of daily/monthly bonus accrual limits.

⁷ Favorite category set by default for this card type.

⁸ The amount of bonuses depends on the amount of non-cash card purchases conducted by the customer in the previous month. Bonus is accrued only for purchases made with a smartphone (Apple Pay/Samsung Pay/Google Pay/Garmin pay), at POS-terminals and on the Internet. At the same time, when calculating the amount of non-cash purchases on the customer's cards, non-cash purchases are not taken into account, including, but not limited to, those specified in the List of Exceptions, under which bonuses are not accrued and bonuses cannot be spent. If a non-cash purchase is canceled (returned) in the current month, the total amount of non-cash purchases in the previous month shall be reduced by the amount proportional to the amount of the returned non-cash purchase.