

The rates of accrual of bonuses under the Loyalty program for holders of Eurasian Bank payment cards

#	Name of a product, tariff with a bonus	Guaranteed bonus	Bonuses for payments from Smartbank RBS*	Double bonuses**	Bonus at setting the favorite category					
					Travel	Food	Clothes	Auto	Health	Supermarket
					Increased bonus (hotels, air and railway tickets)	Increased bonus (restaurants, cafes, bars)	Increased bonus (clothes, shoe wear, accessories)	Increased bonus (fuel-filling stations, maintenance stations, car washing services)	Increased bonus (pharmacies, medical establishments)	Increased bonus (supermarkets)
1	Vanilla Package	1%	1%		1%	1%	1%	1%	1%	1%
2	Standard Package	1%	1%		1%	1%	1%	1%	1%	1%
3	Premium Package	1,5%	1%		2,5%	2,5%	2,5%	2,5%	2,5%	2,5%
4	Payroll Card (excepting the Salary New product)	1%	1%	x2	1%	1%	1%	1%	1%	1%
5	Payroll Card under Salary New product	1%	1%	x2	1%	1%	1%	1%	1%	1%
6	Payroll Card under Salary New Premium product	1,5%	1%	x2	2,5%	2,5%	2,5%	2,5%	2,5%	2,5%
7	Eurasia and CashBack MotoGP credit cards, plastic type - Visa Classic / Mastercard Standard	1%	1%							
8	Eurasia and CashBack MotoGP credit cards, plastic type - Mastercard Gold	1%	1%							
9	Installment credit card	1%	1%							
10	Super Turbo Card	1%	1%		1%	1%	1%	1%	1%	1%
11	Multi-currency card for Private Banking	1,5%	1%		2,5%	2,5%	2,5%	2,5%	2,5%	2,5%
12	Borrower cards	1%	1%		1%	1%	1%	1%	1%	1%
13	Social card	1%	1%		1%	1%	1%	1%	1%	1%
17	For depositors with a deposit from 1,000, 000 to 5,999, 999.99 tenge									+ 1%
18	For depositors with a deposit over 6, 000, 000 tenge									+ 2%
19	Bonuses for contactless payments in the EurasianPay/ApplePay app,%									+1%
20	Bonus for the first purchase on PayDa card***									500

Using bonuses

#	Name of a transaction of spending bonuses	Minimal threshold of bonuses for initiating a transaction		Limit for spending bonuses per 1 transaction	Bonus conversion rate
1	Spending bonuses in the network of POS-terminals and Internet (E-commerce)	100 BNS		Unlimited	1 BNS = 1 KZT
2	Transfer to own card account	100 BNS		Unlimited	1 BNS = 0.9 KZT

Limits for bonuses accrual

No	Name of limits for bonuses accrual ****	Gold	Premium
1	Daily limit	10 000	10 000
2	Monthly limit	30 000	50 000

\* - Bonuses accrual for Smartbank RBS payments is performed for each payment in favor of service providers, excepting:

- bookmakers
- replenishment of electronic wallets
- repayment/payment of services in favor of private bailiffs
- transfers and loan repayment
- payment of fines and other payments to the budget

\*\* - Accrual of Double bonuses is valid during three (3) months from the card issuance date, for new cards of the Payroll Card product, including the Salary New Premium, Salary New products. Bonuses are doubled at accrual of the Guaranteed bonus, Bonus for Smartbank RBS payments and shall not apply to other bonus types.

\*\*\* - Bonus for the first purchase with the PayDa card is accrued if the first purchase is completed not later than thirty (30) days from the PayDa card issue date

\*\*\*\* - Bonus accrual may not cumulatively exceed ten thousand (10, 000) Bonuses a day, but not more than fifty thousand (50, 000) Bonuses a month by all transactions for all Premium Cardholders and not more than thirty thousand (30, 000) Bonuses a month by all transactions for all other card products participating in the Loyalty Action

When the Customer opens several payment cards and conducts transactions on them, Bonus payment is limited to ten thousand (10, 000) Bonuses a day, but not more than fifty thousand (50,000) Bonuses for all Premium cards and not more than thirty thousand (30, 000) Bonuses a month for all other card products participating in the Loyalty Action by all transactions, conducted by the Customer on the payment cards.

For additional cards, Bonuses are accrued to the bonus account of the main payment card holder

**One-time promotional programs** are held by the Bank on the basis of a decision of the Retail Business Block head to stimulate the program of loyalty by individual partners of the Bank with whom there are agreements on up to 25% bonuses due to partner discounts.

Bonuses shall not be accrued/spent in cases of cancellation by the Customer of a relevant instruction or suspension of its execution, as well as during the following transactions:

- receipt of cash (including via an ATM or cash issuance point);
- crediting money to the current account using a payment card;
- return to the current account using a payment card of money previously written off in payment for the goods / services;
- purchase of traveler's checks, as well as money analogues (crypto currency, electronic currency, etc.);
- purchase of foreign currency and payment of fees related to the purchase of foreign currency;
- payment of bets and betting, lottery tickets, rights to participate in prize draws or other incentives;
- money transfer;
- payment of debt to second-tier banks of the Republic of Kazakhstan under the relevant agreement;
- subject to restrictions / arrests on the customer's accounts, imposed on the basis of applicable law, including, but not limited to: by authorized bodies, second-tier banks, bailiffs;
- payment of business services and B2B services;
- replenishment of electronic wallets;
- purchase of telecommunication equipment, including telephone sales;
- payment for advertising services;
- payment in pawnshops;
- payment of bailiff services and/or legal services/fees.