

Appendix No. 1. 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	The bonus amount for retail transactions by non-cash payment of goods and services in the amount of more than 500 tenge									
		Guaranteed bonus	Double bonuses*	Bonuses for contactless payments in the EurasianPay/ApplePay app, %	Welcome-bonuses for registration in Smartbank	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	0,5%		2,0%	500 bonuses	1%	1%	1%	1%	1%	1%
2	Standard Package	0,5%				1%	1%	1%	1%	1%	1%
3	Premium Package	1%				1,5%	1,5%	1,5%	1,5%	1,5%	1,5%
4	Salary New product, Gold Package	0,5%	x2			1%	1%	1%	1%	1%	1%
5	Salary New product, Visa Infinite/MC Black Edition/Visa Platinum plastic	1%	x2			1,5%	1,5%	1,5%	1,5%	1,5%	1,5%
6	Eurasia and CashBack MotoGP credit cards	0,5%									
7	Installment credit card	1,0%									
8	Social card	0,5%				1%	1%	1%	1%	1%	1%
9	Payroll Tariff (Individual 4, 5, 6), Mastercard Gold/World/Visa Gold plastic	0,5%	x2			1%	1%	1%	1%	1%	1%
10	Payroll Tariff (Individual 4), Visa Infinite/MC Black Edition/Visa Platinum plastic	1,0%	x2			1,5%	1,5%	1,5%	1,5%	1,5%	1,5%
11	Eco-card (World)			0,5%							

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

Limits for bonuses accrual

#	Name of limits for bonuses accrual ***	Gold	Premium		
1	Daily limit	10 000	10 000		
2	Monthly limit	30 000	50 000		

\*- 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, 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 Digital Bank 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..