

Appendix No. 1. Bonus accrual rates for the Promotion the «PayDA» Bonus program»

		Guaranteed bonus	Bonus for contactless NFC payments (ApplePay/Samsung Pay/Google Pay)	Bonus for deposit balances*		Birthday bonus***	Smartbank Registration Welcome Bonus	Bonus when installing your favorite category																			
				The balance on the deposit is from 1.5-5 million tenge.	The balance on the deposit is over 5 million tenge.			Journeys	Establishments	Clothing and accessories	Auto	Medicine	Food	Entertainments													
								Hotels, air/railway tickets, travel agencies	Restaurants, cafes, bars	Clothing, shoes, accessories	Gas stations, service stations, car washes, auto supplies	Pharmacies, medical institutions	Supermarkets, grocery stores	Movies, water parks, attractions, video game clubs, theaters, galleries, circuses	Fast food, canteens	Children's clothing, stationery and school supplies	Public transport										
1	Product "Salary New", Gold Package, Vanilla Package, Standard Package, Crypto Card (World)	1%	1%	1%	2%	5%	500 bonuses	1%	1%	1%	1%	1%	1%	30%	0%	0%	0%										
2	Product "Salary New", plastic type Visa Infinite/MC World Elite/MC Black Edition/Visa Platinum, Premium Package																										
3	Salary Tariff (Individual 4,5,6), Employee's Salary Smartcard (ZP_Smartcard_staff) plastic type Mastercard Gold/World/Visa Gold																										
4	Salary Tariff (Individual 4), Salary Smartcard of the head (ZP_Smartcard_LPR) plastic type Visa Infinite/MC World Elite/MC Black Edition/Visa Platinum																										
5	Private Banking package (Visa Infinite/MC World Elite/MC Black Edition/Visa Platinum)							2%	2%	2%	2%	2%	2%														
6	Autocard (World)							0%	0%	0%	4%	0%	0%														
7	Credit limit with installment option and revolving credit SmartCard (World)										0%																
8	Eco-card (World), Social card																										
9	Children's Card (World)										0%												10%	10%	30%		

Using/spending bonuses		
Name of the bonus spending operation	Bonus spending limit per 1 transaction	Bonus conversion rate
Spending bonuses on POS terminals and the Internet (E-commerce), payments to Smartbank (utilities, mobile communications)	No restrictions	1 Bonus = 1 KZT

Limits on bonus accrual			
Name of limits on bonus accrual **	Visa Gold   MC World   Visa Platinum   MC C Platinum	Visa Signature   Visa Infinite   MC Black Edition   MC World Elite	Private Banking Package
Daily limit			30 000
Monthly limit	30 000	50 000	170 000

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

\*\*The accrual of Bonuses to the customer's bonus account cannot collectively exceed more than 50, 000 (fifty thousand) Bonuses per month for all operations for Visa Signature | Visa Infinite | MC Black Edition | MC World Elite cards, with the exception of the "Private Banking" Package, and more than 30 000 (thirty thousand) Bonuses per month for all operations for all other card products participating in the PayDa Bonus program, with the exception of the "Private Banking" Package. Under the "Private Banking" package, the accrual of Bonuses cannot collectively exceed 30,000 (thirty thousand) Bonuses per day, but not more than 170,000 (one hundred and seventy thousand) Bonuses per month for all operations. When the Customer opens several payment cards and makes transactions on them, the payment of Bonuses is limited to the amount of 50, 000 (fifty thousand) Bonuses for Visa Signature | Visa Infinite | MC Black Edition | MC World Elite cards and 30, 000 (thirty thousand) Bonuses per month for all other card products participating in the Loyalty Promotion for all transactions conducted by the Customer on their payment cards, except with the exception of the "Private Banking" Package. When the Customer opens several payment cards under the "Private Banking" package, the payment of bonuses is limited to thirty thousand (30,000) Bonuses per day, but no more than 170,000 (one hundred and seventy thousand) Bonuses per month for all operations. For additional cards, Bonuses are credited to the bonus account of the basic payment card holder.

\*\*\*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 basic payment card. Bonuses are not accrued on additional cards.