

**Appendix No. 1. Bonus accrual rates within the framework of 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)	Bonus for online purchases	Bonus for contactless tokenized payments (Apple Pay/Samsung Pay/Google Pay)	Bonus for deposit balances <sup>1</sup>		Birthday bonus <sup>3</sup>	Welcome bonus for the first non-cash transaction <sup>4</sup>	Bonus when installing your favorite category							Fast food, canteens	Children's clothing, stationery and school supplies	Public transport					
				The deposit balance from 1.5-5 mln tenge	The deposit balance over 5 mln tenge			Travel	Restaurants, cafes	Clothing and accessories	Auto	Health	Supermarkets	Entertainments								
				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, circuses										
1.	Standard card (Gold Package): Mastercard Gold <sup>5</sup> /Mastercard World/Visa Gold; Vanilla Package <sup>5</sup> ; Mastercard Standard/Mastercard Gold/Mastercard World/Visa Classic/Visa Gold; Standard Package <sup>5</sup> ; Mastercard Gold <sup>7</sup> /Mastercard World/Visa Gold	1%	2%	1%	2%	5%	500 bonuses															
2.	Standard card (Affluent Package): Mastercard World Black Edition/Mastercard World Elite/Visa Signature/Visa Platinum <sup>4</sup> /Visa Infinite; Premium Package <sup>5</sup> ; Visa Platinum/Visa Infinite; Premium Individual Package <sup>5</sup> ; Visa Platinum/Visa Infinite							1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
3.	Salary card (for an employee): Mastercard World/Visa Gold; Salary card (for a head): Visa Platinum <sup>7</sup> /Mastercard World Black Edition/Mastercard World Elite/Visa Signature/Visa Infinite							2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%	2%
4.	Private Banking Package Metal Card: Mastercard World Elite/Visa Infinite							4%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
5.	Autocard: Mastercard World							0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
6.	Credit limit with installment option and revolving credit – SmartCard: Mastercard World							0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
7.	Children's Card (additional card): Mastercard World							0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%

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 <sup>2</sup>	Visa Gold/Mastercard World/Visa Platinum	Visa Signature/Visa Infinite/Mastercard World Black Edition/Mastercard World Elite	Private Banking Package Metal Card: Mastercard World Elite/Visa Infinite
Monthly limit	30 000 bonuses	50 000 bonuses	170 000 bonuses

<sup>1</sup>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.

<sup>2</sup>Accrual of bonuses to the customer's bonus account cannot cumulatively exceed more than fifty thousand (50,000) bonuses per month on all operations for Visa Signature/Visa Infinite/Mastercard World Black Edition/Mastercard World Elite cards, except for the Private Banking Package, and more than thirty thousand (30,000) bonuses per month on all operations for all other card products participating in the Bonus Program, except for the Private Banking Package. Under the Private Banking Package, bonus accrual cannot cumulatively exceed one hundred seventy thousand (170,000) bonuses per month on all transactions.

When the customer opens several cards and conducts transactions on them, payment of bonuses is limited to the amount of fifty thousand (50,000) bonuses for Visa Signature/Visa Infinite/Mastercard World Black Edition/Mastercard World Elite cards and thirty thousand (30,000) bonuses per month for all other card products participating in the Bonus Program for all transactions conducted by the customer on their payment cards, except for the Private Banking Package, when the customer opens several cards under the Private Banking Package, the payment of bonuses is limited to (170,000) bonuses per month on all transactions.

For additional cards, bonuses are credited to the bonus account of the main cardholder.

<sup>3</sup>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. Bonuses are accrued outside of daily/monthly bonus limits.

<sup>4</sup>Issuance of this type of card has been suspended by the Bank.

<sup>5</sup>A product that is not issued to new customers.

<sup>6</sup>Bonuses are accrued outside of daily/monthly bonus limits.