

Bonus accrual rates under the Bonus Program

No.	Card product, card type (hereinafter - the Card) (except for Cards that do not earn bonuses: Credit Card with Payda installment function, Installment Credit Card, Eurasia Credit Card, Eurasia Credit Card (Moto GP), Eco-Card, Social Card, Vanilla Package, Visa Platinum, Mastercard Standard, Visa Classic, Children's Card, Diamond Credit Card Installment Card with credit limit)	Bonus for contactless purchases (Apple Pay/Samsung Pay/Google Pay/Garmin pay) <sup>6</sup>			Bonus for deposit balance <sup>1</sup>		Birthday Bonus <sup>3</sup>	Welcome bonus for the first non-cash transaction <sup>4</sup>	Bonus when installing favorite category												
		Non-cash turnover on cards up to 150,000 tenge	Non-cash turnover on cards from 150,001 to 300,000 tenge	Non-cash turnover on cards from 300,001 tenge	Balance on deposit from 1,500,000 - 5,000,000 tenge	Balance on deposit over 5,000,001 tenge			Travels	Restaurants, cafes	Clothing and accessories	Auto	Health	Supermarkets	Entertainments						
									Hotels, resorts, travel agencies, airline, railway tickets	Restaurants, cafes, food delivery, bars	Clothing, shoes, accessories, jewelry	Gas stations, car dealerships, auto shops, 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, attractions, video game clubs						
1.	Standard Card / Standard Package / Salary Card (for an employee) / Additional cards, regardless of the card product/package: Mastercard Gold / Mastercard World / Visa Gold.	1%	2%	3%	1%	2%	5%	500 bonuses	1%	1%	1%	1%	1%	1%	30%						
2.	Salary Card (for a head) / Premium Card: Mastercard World Black Edition / Visa Signature								5% <sup>5</sup>												
3.	Luxe Card / Affluent: Mastercard World Elite / Visa Infinite; Premium Card: Mastercard World Black Edition / Visa Signature; Salary Card (for a head) / Additional cards, regardless of the card product/package: Mastercard World Black Edition / Visa Signature / Mastercard World Elite / Visa Infinite; Premium Package / Premium Individual Package: Visa Infinite.																				
4.	Luxe Card / Affluent / Salary Card (for a head): Mastercard World Elite / Visa Infinite; Premium Package / Premium Individual Package: Visa Infinite; Additional cards, regardless of the card product/package: Mastercard World Elite / Visa Infinite.								2%	2%	2%	2%	2%	2%	30% <sup>5</sup>						
5.	Private Banking Metal Card Package: Mastercard World Elite/Visa Infinite								2%	2%	2%	2%	2%	2%							
6.	Auto Card: Mastercard World				1%	2%	5%	500 bonuses	0%	0%	0%	5% <sup>5</sup>	0%	0%							
7.	Credit limit with installment option and revolving loan – SmartCard: Mastercard World											0%									

Using/spending bonuses		
Name of the operation	Bonus spending limit per one (1) operation	Bonus Conversion Rate
Spending bonuses	Unlimited	1 bonus = 1 tenge

Limits on bonus accrual				
Name of the bonus accrual limit <sup>2</sup>	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 Metal Card Package: Mastercard World Elite/Visa Infinite
Monthly limit	30,000 bonuses	50,000 bonuses	70,000 bonuses	170,000 bonuses

<sup>1</sup> Additional bonus is applied for Non-Cash Transactions, provided that the total amount on an individual deposit is from 1,500,000 to 5,000,000 tenge (1% of bonuses) or over 5,000,000 tenge (2% of bonuses) for three (3) business days before the relevant Non-Cash Transaction. Total balance is accounted for on deposits in the tenge currency.

<sup>2</sup> Limits on the accrual of bonuses apply to one Client, regardless of the number of Cards, incl. other card products. If the Client 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.

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

<sup>4</sup> Bonuses are accrued outside of daily/monthly bonus accrual limits.

<sup>5</sup> Favorite category set by default for this card type.

<sup>6</sup> The amount of accrued bonuses depends on the Non-Cash Turnover on all cards issued by the Bank in the previous Billing Period. The bonus is accrued only for purchases made with Apple Pay/Samsung Pay/Google Pay/Garmin Pay at POS-terminals and online. At the same time, when calculating the amount of Non-Cash turnover on the Client's cards, Retail transactions indicated in the List of Exceptions under which no bonuses are accrued and bonuses cannot be spent, posted on the Bank official website (www.eubank.kz), are not taken into account. These restrictions do not apply to payments made in the mobile app. In case of cancellation (refund) of a Non-Cash Transaction in the current Billing Period, the total amount of Non-Cash Turnover in the previous Billing Period is reduced by an amount proportional to the amount of the refundable Non-Cash Transaction. Also, when calculating Non-Cash turnover on payment cards, payments made in the Eurasian Bank mobile app are taken into account, including those in the Loan Repayment category (monthly payments, partial early repayment, full early repayment), with the exception of payments in the Bookmakers category.