

Bonus accrual rates under 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, Vanilla Package, Visa Platinum, Mastercard Standard, Visa Classic, Children's Card, Installment card with a credit limit "Diamond credit card")	Bonus for contactless tokenized payments (Apple Pay/Samsung Pay/Google Pay/Garmin pay) <sup>6</sup>			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 setting the 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 starting from 300,001 tenge	The deposit balance from 1.5-5 mln tenge	The deposit balance over 5 mln tenge			Travel	Restaurants, cafes	Clothing and accessories	Auto	Health	Супермаркеты	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
1.	Standard card / Standard Package / Salary card (for an employee) / Additional cards, regardless of 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								4% <sup>5</sup>						
3.	Premium card / Salary card (for a head): Mastercard World Black Edition/Visa Signature; Additional cards, regardless of card product/package: Mastercard World Black Edition/Visa Signature.									2%	2%	2%	2%	2%	
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 card product/package: Mastercard World Elite/Visa Infinite.														
5.	Private Banking Package Metal Card: Mastercard World Elite/Visa Infinite				1%	2%	5%	500 bonuses	2%	2%	2%	2%	2%	2%	
6.	Auto Card: Mastercard World								0%	0%	0%	4% <sup>5</sup>	0%	0%	
7.	Credit limit with installment option and revolving credit – SmartCard: Mastercard World											0%			

Using/spending bonuses		
Operation name	Bonus spending limit per one (1) transaction	Bonus conversion rate
Spending bonuses	No restrictions	1 bonus = 1 tenge

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

<sup>1</sup> The additional bonus is applied for Non-Cash Operations, provided that the total amount on deposits of an individual client 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 prior to the relevant transaction Non-Cash Operation. The total balance is accounted for on deposits in tenge currency.

<sup>2</sup> Limits on the accrual of bonuses apply to one Participant, regardless of the number of cards, incl. other card products. If the Participant 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 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. The bonus accrual limit is 100,000 bonuses per month, 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 awarded only for purchases made using 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 Customer's cards, Retail transactions indicated in the List of Exceptions under which no bonuses are awarded 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 Operation 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 Operation.