

Bonus Program Terms

1. The main provisions

1.1. These Terms define the procedure and terms of the Bonus Program for individuals, holders of cards of Eurasian Bank JSC (hereinafter referred to as the Bank).

1.2. The validity period of the Bonus Program is from 01 June 2025, with annual automatic extension for the next calendar year, unless a decision is made by the Authorized Body of the Bank to terminate the Bonus Program.

1.3. The decision on the launch, termination of Promotions and amendments to these Terms of the Bonus Program/Promotion is made by the Chairperson of the Management Board of the Bank, within the framework of the relevant authorities.

1.4. General concepts used in these Terms:

Promotion is a campaign/activity conducted by the Bank within the framework of the Bonus Program aimed at maintaining the Customer's loyalty by accruing and crediting Bonuses to the Bonus Account for making Non-Cash Operations using Bank Cards or conducting certain Operations/actions using banking products/services. As part of the Promotion, Customers receive additional Bonuses if they meet the Terms of the Promotion set by the Bank. Promotions may have a time frame and additional conditions that Customers who wish to participate in them should take into account.

Acquiring Bank is a bank that serves a trading and service company.

Non-Cash Operation is a Retail Operation and/or payment in the Bank mobile app made using the Card and/or purchases using QR.

Non-Cash Turnover is the total amount of Non-Cash Operations conducted on the Customer's Cards in the previous Billing Period, which determines the amount of Bonuses credited to ¹the Customer's Bonus Account in the current Billing Period. At the same time, when calculating the amount of Non-Cash Turnover on the Customer's Cards, Retail operations indicated in the List of exceptions for which no bonuses are awarded and bonuses cannot be spent, which is posted on the Bank official website, are not taken into account (www.eubank.kz) (hereinafter referred to as the List of exceptions). 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.

Bonus is a conditional unit provided to the Customer at the expense of the Bank's own funds when the Customer conducts an Operation that meets the requirements of the Bonus Program/Promotion. Bonuses are accumulated on the Customer's special Bonus account.

1 Bonus is equal to 1 tenge for Bonus spending operations (hereinafter referred to as Bonus spending) using the Bank Card.

Bonus Account is the Customer's special account (the holder of the main Card), opened by the Bank, which is designed to account for the Bonuses accrual/spending.

The Bonus Program is a system of incentives and incentives for the Customers Bank Cardholders, based on the accrual of Bonuses for Operations that comply with these Terms of the Bonus Program/Promotion.

Favorite Category is the Bonus Account option, which allows the Customer to enable in the mobile app the possibility of receiving increased Bonuses according to the MCC code list determined by the Bank, posted on the Bank official website (www.eubank.kz). The amount of increased Bonuses for your Favorite Category is indicated in the Bonus Accrual Rates under the Bonus Program posted on the Bank official website (www.eubank.kz) (hereinafter referred to as the Bonus Accrual Rates).

¹The amount of Bonuses provided is determined in accordance with the Bonus Accrual Rates under the Bonus Program.

The Favorite category connected by the Customer in the Bank mobile app is disabled 30 calendar days after the installation date.

Operation is the Customer's activity, including spending operations on the Bank resources, storing money on deposits, Non-Cash Operation, storing funds in current accounts using Bank Cards, and other operations subject to the terms of the Bonus Program/Promotion, according to the results of which the Bank accrues Bonuses.

Partner is an organization that concluded a cooperation agreement with the Bank within the framework of the Bonus Program/Promotion that allowing the Customer to receive privileges (discounts on goods/services, increased bonuses, etc.) at the Partner's trade and service enterprises.

Payment Card (hereinafter referred to as the Card) is a payment card issued by the Bank, of the Visa International/Mastercard Worldwide international payment system, opened by the Bank to the Customer on the basis of an application and other documents in accordance with the requirements of the Bank's internal normative documents and the legislation of the Republic of Kazakhstan.

Billing Period is a calendar month during which the Customer conducts Non-Cash Operations using the Card and/or Operation.

RBS/Mobile App (remote banking system) is the Bank mobile app designed to work on smartphones, tablets and other mobile devices (downloaded from App Store, Google Play for free) in order to receive electronic banking services.

The Promotion Terms are events, the occurrence of which entails the Bank obligations to transfer Bonuses to the Customer's Bonus Account in the amount and in the manner determined by the Bonus Accrual Rates or the decision of the Authorized Person/Body.

Authorized Person is the Chairperson of the Management Board of the Bank, who is authorized to make decisions on the launch, termination of Promotions and amendments to these Terms of the Bonus Program/Promotion.

Authorized Body is a collegial body of the Bank with the authority to make a decision on the launch/commissioning and termination of the Promotion/Bonus Program.

The Client is an individual, a resident/non-resident of the Republic of Kazakhstan, namely, a holder of a Visa International/Mastercard Worldwide international payment system Card issued by the Bank and who conducted an Operation that complies with these Terms of the Bonus Program/Promotion.

E-com is an expense transaction for payment of goods and services made on the Internet using the Bank Cards. This attribute is transmitted by the international payment system with the rest of the transaction attributes.

MCC (Merchant Category Code) is the code of the type of outlet for classifying trade and service enterprises by the type of their activity. This code is assigned by the Acquiring Bank to the trading and service company.

POS-terminal is an electronic device for accepting payment Cards.

Retail operation is an expense operation for paying for goods and services using Bank Cards in POS terminals of trade and service enterprises and on the Internet (E-com).

2. General terms

2.1. The essence of the Bonus Program:

2.1.1. Accruing Bonuses to the Customer and crediting them to the Customer's Bonus Account.

2.1.2. Spending of Bonuses by the Customer.

2.2. Each Transaction is involved in the Bonus Program, the date of which falls during the period of the Bonus Program, the Promotion and complies with these Terms of the Bonus Program/Promotion.

2.3. The number of accrued Bonuses and the types of Operations participating/not participating in the Bonus Program/Promotion are determined by Appendices No. 1, 2 to these Terms or by the decision of the Authorized Person/Body.

3. The order of participation

3.1. In order to become a participant of the Bonus Program/Promotion, you must:

3.1.1. Open a current account with the Bank using the Card, or have a valid current account with the Bank using a Card at the time of the Promotion.

3.1.2. During the Promotion period, conduct an Operation that complies with these Terms of the Bonus Program/Promotion. All individuals, namely the Bank cardholders, who meet these Terms of the Bonus Program/Promotion, automatically become participants of the Bonus Program/Promotion. The participants of the Bonus Program/Promotion give their consent to participate in the Bonus Program/Promotion and agree to follow these Terms of the Bonus Program/Promotion.

3.2. The Bank automatically opens a Bonus Account for the Customer (the holder of the main Card).

3.3. Viewing the balance and movements (receipts/expenses) on the Bonus Account is available to the Customer (the holder of the main Card) in the mobile app.

3.4. To receive increased bonuses, the Customer (the holder of the main Card) must activate the necessary Bonus Account option in the Favorite Category section of the mobile app, unless otherwise provided by the terms of the Card issue.

4. The procedure for crediting Bonuses

4.1. The amount of credited Bonuses that comply with these Terms of the Bonus Program/Promotion becomes available for display on the Bonus Account upon processing the Operation for all categories of purchases and after ten (10) calendar days for Bonuses accrued by the Bank in the Entertainment Category.

4.2. The Bonus amount is rounded down to hundredths of an integer and credited to the Customer.

4.3. In case of cancellation (refund) of the Operation, the amount of credited Bonuses is debited from the Customer's Bonus Account in the amount proportional to the amount of the refund Operation.

4.4. The Bank has the right, at its discretion, to transfer additional Bonuses to the Customer's Bonus Account outside of these Terms of the Bonus Program/Promotion. The purpose of the additionally credited Bonuses is reflected in the Bonus account statement in the mobile app.

4.5. For additional cards, Bonuses are credited to the Bonus Account of the main cardholder.

4.6. Bonuses are not awarded in cases where the Customer cancels the relevant instruction or suspends its execution, as well as during the following Operations:

- Non-Cash Operation at the expense of Bonuses - the Bonuses spending;
- receiving cash (including through an ATM or cash withdrawal point);
- crediting to a current account using the Card of money;
- refund to the current account using the Card of money previously debited from a Non-Cash Operation;
- 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 wagers, lottery tickets, rights to participate in prize draws or other incentives (except for similar payments in the Bank mobile app);
- money transfer;

- payment of debts to second-tier banks of the Republic of Kazakhstan under the relevant agreement;
- if there are restrictions/arrests on the Customer's accounts., imposed on the basis of current legislation, including, but not limited to: authorized bodies, second-tier banks of the Republic of Kazakhstan, bailiffs;
- payment for business and B2B services (except for similar payments in the Bank mobile app);
- replenishment of electronic wallets;
- purchase of telecommunication equipment, including telephone sales;
- payment for advertising services (except for similar payments in the Bank mobile app);
- payment in pawnshops;
- payment of bailiffs and/or court services/fees;
- payment of fines, taxes, duties.

The list of MCC codes and trade and service enterprises for which Bonuses are not accrued is reflected in the List of Exceptions.

5. The procedure for using Bonuses

5.1. The use of credited Bonuses is possible by:

5.1.1. Conducting a Non-Cash Operation, except for the Operations specified in clause 5.5 of these Terms (before each Non-Cash Operation it is necessary to activate Bonus spending in the mobile app). Activated Bonus spending is valid indefinitely and is disabled by the Customer in the Bank mobile app or automatically after a Non-Cash Card Operation (successful/unsuccessful);

5.1.2. Making payments in the mobile app.

5.2. When Bonuses are spent, money is simultaneously debited from the current account using the Card* and from the Customer's Bonus Account. After processing a Non-Cash Operation, the amount of Bonuses spent is credited to the current account using the Customer's Card, in tenge currency. The Bonuses spent are not credited to the current currency accounts of the Customer's multicurrency Cards.

5.3. The Bonuses are valid for six (6) months. Unused Bonuses are debited from the Bonus Account after six (6) months from the date of their transfer to the Bonus Account.

5.4. The Bank debits the Customer's Bonuses 30 calendar days after the Client (the holder of the main Card) closes all current accounts using Cards opened in his/her name at the Bank.

5.5. The use of Bonuses is not allowed in cases where the Customer cancels the relevant instruction or suspends its execution, as well as during the following Operations:

- receiving cash (including through an ATM or cash withdrawal point);
- 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 wagers, lottery tickets, rights to participate in prize draws or other incentives (except for similar payments in the Bank mobile app);
- money transfer;
- payment of debts to second-tier banks of the Republic of Kazakhstan under the relevant agreement;
- if there are restrictions/arrests on the Customer's accounts (the holder of the main card), imposed on the basis of current legislation of the Republic of kazakhstan, including, but not limited to: authorized bodies, second-tier banks of the Republic of Kazakhstan, bailiffs;
- payment for business and B2B services (except for similar payments in the Bank mobile app);

- replenishment of electronic wallets;
- purchase of telecommunication equipment, including telephone sales;
- payment for advertising services (except for similar payments in the Bank mobile app);
- payment in pawnshops;
- payment of bailiffs and/or court services/fees (except for similar payments in the Bank mobile app);
- payment of fines, taxes, duties.

The list of MCC codes and trade and service enterprises for which the Bonuses spending is not allowed is reflected in the List of Exceptions.

6. Other terms of the Bonus Program

6.1. For any Customer's claim related to the accrual of Bonuses during the validity period of the Bonus Program and the Promotion, the Bank's liability to the Customer for violation of the terms of the Bonus Program/Promotion is limited to the accrual of the appropriate amount of Bonuses under the Operation disputed by the Customer. The Bank has the right to refuse to transfer/use the relevant Bonuses to the Customer (to block Bonuses) until the investigation of the disputed Operation is completed.

6.2. The Bank has the right to unilaterally amend and supplement these Terms of the Bonus Program, including by approving the Terms in a new version.

6.3. At the same time, the Bank notifies the Customers about this by posting an updated electronic version of these Terms in one of the following ways:

- on the Bank official website (www.eubank.kz);
- via PUSH and/or SMS notification.

The Customers are informed no later than seven (7) calendar days from the date of the relevant decision by the Authorized Person/by the Authorized Body.

6.4. By joining the Bonus Program/Promotion, the Customer agrees to independently monitor the changes and additions made by the Bank to the Terms of the Bonus Program/Promotion. Making Operations by the Customer that meet the requirements of the Bonus Program/Promotion after the entry into force of changes/additions/new edition of the Terms of the Bonus Program/Promotion is a confirmation of the Customer's agreement with the new Terms of the Bonus Program/Promotion.

6.5. The Bank has the right, without acceptance, to debit Bonuses from the Customer's Bonus Account outside these Terms of the Bonus Program/Promotion, as well as from the Bonus Accounts of blocked Customers, for any reason, including if the Customer does not comply with these Terms of the Bonus Program/Promotion and/or abuses them**.

6.6. The Bank has the right to exclude, suspend, limit, and unilaterally terminate the Customer's participation in the Bonus Program/Promotion for any reason, including if the Customer does not comply with these Terms of the Bonus Program/Promotion and/or abuses** them, without prior notice in the following cases, but not limited to these cases:

- if the Bank has grounds to consider the use of the Promotion by the Customer for the purpose of conducting business, including tourism activities;
- in case of violation by the Customer of the legislation of the Republic of Kazakhstan and/or obligations assumed by the Customer within the framework of the Standard Terms for the Provision of Banking and Other Services of Eurasian Bank JSC (Accession Agreement), posted on the Bank website www.eubank.kz, including in the case of overdue debts under the Adhesion Agreement;
- in other cases, at the discretion of the Bank.

6.7. Bonuses for Operations conducted during the period of exclusion, suspension, termination of the Customer's participation in the Bonus Program/Promotion, are not accrued, including after the resumption of the Customer's participation in the Bonus Program/Promotion.

6.8. The Bank has the right to send a request to the Customer for the provision of checks/other documents confirming the Operation for which Bonuses were accrued. If the Customer fails to

provide the specified documents to the Bank, the Bank has the right to refuse to charge Bonuses to the Customer for the corresponding Operation.

6.9. The Bank is not responsible for the correctness of the transmission of data and other signs of the Operation (for example: MCC code, e-commerce sign, etc.) from international payment systems and accrues Bonuses according to the information received, as is.

6.10. For all accrual rules involving bonus accrual events (for example, a Bonus for keeping money on deposit, etc.), the Bank accrues bonuses only after processing the event by the Bank, in order to exclude fraudulent actions and abuse of the Bonus Program/Promotion.

6.11. The Bank has the right to unilaterally include/exclude Favorite Categories, change the amount and/or conditions for awarding Bonuses in Favorite Categories/Promotions, include/exclude trading and service points, MCC codes in the Bonus Program/Promotion, without prior notification to Customers.

**For multicurrency Cards, if there is no money in the tenge account, money is debited from the foreign currency account, which has an available balance, in accordance with the procedure defined by the Standard Terms of Provision of Banking and Other Services of Eurasian Bank JSC (Accession Agreement).*

***Abuse of the terms of the Bonus Program/Promotion - actions of the Customer that violate (in the opinion of the Bank) the Terms of the Bonus Program/Promotion, non-compliance with the Terms of the Bonus Program/Promotion and their requirements, committing fraudulent actions, abuse of any privileges/incentives provided within the framework of the Bonus Program/Promotion, providing misleading information or incorrect information to the Bank Partners.*

If the Bank has reason to believe that transactions with money and (or) other property of the Customer are related to the legalization (laundering) of proceeds from crime and (or) the financing of terrorism (or other actions classified in accordance with the legislation of the Republic of Kazakhstan as countering the legalization (laundering) of proceeds from crime, and the financing of terrorism), further actions of the Bank employees are performed in accordance with the requirements of the Bank's internal normative documents and the current legislation of the Republic of Kazakhstan.

Additionally, within the framework of these Terms, the following events are recognized by the Bank as an abuse of the Terms of the Bonus Program/Promotion:

Daily, periodic purchase of goods and/or services from the Customer's Payment Card for corporate needs;

Wholesale, daily, periodic purchases of goods in supermarkets, electronics stores and other retail outlets;

Performing transfer operations on the Customer's Payment cards disguised as Retail operations in order to receive increased Bonuses;

The Customer opens a variety of Cards in his/her name to circumvent the restrictions on accrual of Bonuses for the remaining money on the current account using a Card

Wholesale, mass, daily, periodic purchases using the Customer's Cards, not for their own needs, including on foreign Internet sites

- Purchase by the Customer of one product/service using several Cards that do not belong to the Customer (splitting of one receipt) in order to circumvent restrictions on accrual of Bonuses under the Bonus Program/Promotion;

- Payment by the Customer for goods/services for another person/other persons in order to accumulate additional Bonuses within the framework of the Bonus Program/Promotion;

- Operations in fictitious trading and service enterprises;

- Collusion operations with the cashier/owner of a trading and service company;

Daily, periodic purchases using Customer's Cards on gaming websites, virtual online casinos, bookmakers, online platforms for the sale of crypto currency, replenishment of virtual wallets Qiwi, PayPal, Web Money and their analogues;

Replenishment of phone balances.