

## The Bonus Program Terms

### 1. The general provisions

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

1.2. The period of the Bonus Program is from 1 January 2026, with annual automatic extension for the next calendar year, unless a decision has been made by the Authorized Body of the Bank to terminate the Bonus Program.

1.3. The decision on the launch, termination of the Promotion and amendments to the Terms of the Promotion is made by the Chairperson of the Management Board of the Bank, within the relevant powers.

1.4. The general concepts used in these Terms:

**Promotion** is a campaign/activity conducted by the Bank as part of the Bonus Program aimed at maintaining the Customer loyalty by accruing and crediting Bonuses to the Bonus Account for making Non-Cash Transactions using the Bank Cards or conducting certain Transactions/Actions using the Bank products/services. As part of the Promotion, the Customers get additional Bonuses if they meet the Terms of the Promotion set by the Bank. The Promotions may have a time frame and additional terms that the Customers who wish to participate in them should take into account.

**Acquiring Bank** is a bank that serves a trade and service enterprise.

**Non-Cash Transaction** - Retail transactions and/or payments in the Bank mobile app made using the Card and/or purchases using QR.

**Non-Cash Turnover** is the total amount of Non-Cash Transactions conducted on the Customer's Cards in the previous Billing Period, which determines the amount of Bonuses credited to <sup>1</sup>the Customer's Bonus Account in the current Billing Period. At the same time, at 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 accrued, which is posted at the Bank official website, are not taken into account ([www.eubank.kz](http://www.eubank.kz)) (hereinafter - the List of Exceptions). These restrictions shall 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.

**Bonus** is a conventional unit provided to the Customer at the expense of the Bank own funds when the Customer conducts a Transaction that meets the requirements of the Bonus Program/Promotion. Bonuses shall be accumulated on the special Bonus account of the Customer.

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

**The Bonus account** is a special account of the Customer (the holder of the basic Card), opened by the Bank, which is designed to account for the accrual/spending of Bonuses.

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

**The Favorite Category** is the Bonus Account option, which allows the Customer to activate in the mobile app, once a month, the possibility to get increased Bonuses pursuant to the list of MCC codes determined by the Bank, posted at the Bank official website ([www.eubank.kz](http://www.eubank.kz)). The amount of increased Bonuses under your Favorite Category is indicated in the Bonus Accrual Rates under the Bonus Program posted at the Bank official website ([www.eubank.kz](http://www.eubank.kz)) (hereinafter referred to as the

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

Bonus Accrual Rates). The Favorite Category connected by the Customer in the Bank mobile app is disabled on the 1st (first) day of a calendar month.

**Transaction** is the Customer's activity, including spending transactions on the Bank resources, storing money on deposits, Non-Cash Transactions, storing funds on current accounts using the Bank Cards, and other transactions subject to the terms of the Bonus Program/Promotion, as a result of which the Bank accrues Bonuses.

**Partner** is a company that concluded a cooperation agreement with the Bank within the Bonus Program/Promotion that allows the Customer to get privileges (discounts on goods/services, increased bonuses, etc.) at the Partner 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 internal normative documents and the legislation of the Republic of Kazakhstan.

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

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

**The Terms of the Promotion** 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/Authorized Body.

**The Authorized Person** is the Chairperson of the Bank's Management Board, who is authorized to make decisions on the launch and termination of the Promotions and determine the Terms of the Promotion, determine the Bonus Accrual Rates, the List of Favorite Categories, daily/monthly limits and limits on accrual of bonuses under the Bonus Program.

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

**Customer** 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 a Transaction that complies with these Terms of the Bonus Program/Promotion.

**E-com** is an expense transaction for payment of goods and services conducted in 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 a code for the type of outlet used to classify trade and service enterprises by their type of activity. This code is assigned by the Acquiring Bank to the trade and service enterprise.

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

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

## **2. The 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 included 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 Bonuses accrued and the types of Transactions participating/not participating in the Bonus Program/Promotion are determined by the Bonus Accrual Rates and the List of Exceptions or the decision of the Authorized Person/Authorized Body.

### **3. The Participation Procedure**

3.1. In order to become a participant to 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 the Card at the time of the Promotion.

3.1.2. During the period of the Bonus Program/Promotion, conduct a Transaction 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 to 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 the Bonus Account for the Customer (the holder of the basic Card).

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

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

### **4. The Bonus Accrual Procedure**

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 Transaction 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 Transaction, the amount of the previously credited Bonuses for the canceled Transaction is debited from the Customer's Bonus Account in proportion to the amount of the refunded Transaction. At the same time, if there are not enough accumulated Bonuses in the Bonus Account at the time of debiting the Bonus amount, as a result of debiting the Bonus amount, the Bonus Account will have a negative balance. Subsequent Transactions and the crediting of Bonuses will automatically bring the Bonus Account balance to a positive balance.

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 basic cardholder.

4.6. Bonuses are not accrued if the Customer cancels the relevant instruction or suspends its execution, as well as during the following Transactions:

- Non-Cash Transaction at the expense of the Bonuses is Spending of Bonuses;
- receiving cash (including through an ATM or a cash withdrawal point);
- crediting to the current account using the Card of money;
- refund to the current account using the Card of money previously debited under a non-cash transaction;
- purchase of traveler's cheques, as well as money analogues (cryptocurrency, electronic currency, etc.);
- purchase of foreign currency and payment of fees related to purchase of foreign currency;

- payment for bets and wagers, lottery tickets, rights to participate in prize draws or other incentives (with the exception of similar payments in the Bank mobile app);
- money transfer;
- payment of debts owed 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 the 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);
- electronic wallet replenishment;
- 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, and 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. How to use Bonuses**

5.1. The use of the accrued Bonuses is possible by:

5.1.1. Conducting a Non-Cash Transaction, with the exception of the Transactions specified in clause 5.5. of these Terms (before each Non-Cash Transaction, you must activate the spending of Bonuses in the mobile app). Activated spending of Bonuses is valid indefinitely and is disabled by the Client in the Bank mobile app or automatically after a Non-Cash Transaction on the Card (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 Client's Bonus Account. After processing a Non-Cash Transaction, the amount of Bonuses spent is credited to the current account using the Client's Card, in tenge currency. The Bonuses spent are not credited to the current currency accounts of the Client'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 Client's Bonuses 30 calendar days after the Client (the holder of the basic 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 Client cancels the relevant instruction or suspends its execution, as well as during the following Transactions:

- receiving cash (including through an ATM or a cash withdrawal point);
- purchase of traveler's cheques, as well as money analogues (cryptocurrency, electronic currency, etc.);
- purchase of foreign currency and payment of fees related to purchase of foreign currency;
- payment for bets and wagers, lottery tickets, rights to participate in prize draws or other incentives (with the exception of similar payments in the Bank mobile app);
- money transfer;
- payment of debts owed to second-tier banks of the Republic of Kazakhstan under the relevant agreement;

- if there are restrictions/arrests on the Client's accounts (the holder of the basic card) imposed on the basis of the 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);
- electronic wallet replenishment;
- purchase of telecommunication equipment, including telephone sales;
- payment for advertising services (except for similar payments in the Bank mobile app);
- payment in pawnshops;
- payment for bailiffs and/or court services/fees (excepting similar payments in the Bank mobile app);
- payment of fines, taxes, and duties.

## **6. Other Terms of the Bonus Program**

6.1. For any Client's claim related to accrual of Bonuses during the period of the Bonus Program and the Promotion, the Bank liability to the Client for violation of the terms of the Bonus Program/Promotion is limited to accrual of the appropriate amount of Bonuses for the Transaction disputed by the Client. The Bank has the right to refuse to transfer/use the relevant Bonuses to the Client (block the Bonuses) until the completion of the relevant checks on the disputed Transaction.

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 Clients of the changes made by posting an updated electronic version of these Terms in one of the following ways:

- at the Bank official website ([www.eubank.kz](http://www.eubank.kz));
- using SMS and/or PUSH-notifications.

The Clients are informed not later than seven (7) calendar days from the date of the relevant decision by the Authorized Person/Authorized Body.

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

6.5. The Bank has the right to withdraw Bonuses from the Client's Bonus Account without acceptance, outside of these Terms of the Bonus Program/Promotion, as well as from the Bonus Accounts of blocked Clients, for any reason, including if the Client 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 Client's participation in the Bonus Program/Promotion for any reason, including if the Client 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 Bonus Program/Promotion by the Client for the purpose of conducting business, including tourism activities;
- in case of violation by the Client of the legislation of the Republic of Kazakhstan and/or obligations assumed by the Client within the Standard Terms of Provision of Banking and Other Services of Eurasian Bank JSC (Adhesion Contract) posted on the Bank official website ([www.eubank.kz](http://www.eubank.kz)), including in the case of overdue debts under the Adhesion Contract;
- in other cases, at the discretion of the Bank.

6.7. Bonuses for Transactions conducted during the period of exclusion, suspension, or termination of the Client's participation in the Bonus Program/Promotion are not accrued, including after the Client's participation in the Bonus Program/Promotion is resumed.

6.8. The Bank has the right to send a request to the Client for the provision of checks/other documents confirming the Transaction for which Bonuses were accrued. If the Client fails to provide the specified documents to the Bank, the Bank has the right to refuse to accrue Bonuses to the Client for the relevant Transaction.

6.9. The Bank is not responsible for the correctness of the transmission of data and other signs of the Transaction (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, Bonus for deposit balances, 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 the Favorite Categories, change the amount and/or terms for accrual of Bonuses in the Favorite Categories/Promotions, include/exclude trade and service companies, MCC codes and card products/types of Cards 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 (Ahdesion Contract).*

*\*\*Abuse of the terms of the Bonus Program/Promotion – the Client's actions 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 acts, abuse of any privileges/incentives provided under the Bonus Program/Promotion, providing misleading information, or incorrect information to the Bank Partners.*

*Additionally, within 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 Client's Card for corporate needs;*
- Wholesale, daily, and periodic purchases of goods/services in supermarkets, electronics stores, and other retail outlets;*
- Performing transfer operations on the Client's Cards disguised as Retail Transactions in order to receive increased Bonuses;*
- The Client opens a variety of Cards in his/her name to circumvent the restrictions on accruing Bonuses for the remaining money in the current account using the Card;*
- Wholesale, mass, daily, periodic purchases using the Client's Cards, not for their own needs, including on foreign Internet sites;*
- Purchase by the Client of one product/service using several Cards that do not belong to the Client (splitting of one receipt) in order to circumvent restrictions on accrual of Bonuses under the Bonus Program/Promotion;*
- Payment by the Client for goods/services for another person/other persons in order to accumulate additional Bonuses within the framework of the Bonus Program/Promotion;*
- Transactions in fictitious trade and service enterprises;*
- Collusion transactions with the cashier/owner of a sales and service enterprise;*
- Daily, periodic purchases using the Client's Cards on online gaming websites, virtual online casinos, bookmakers, online platforms for selling cryptocurrencies, replenishment of the Qiwi, PayPal, Web Money virtual wallets and their analogues;*
- Replenishment of phone balances.*