

## Bonus accrual rates under the Bonus Program Terms

The minimum purchase amount required to earn bonuses is 500 tenge.

#	Name of the Bonus/Card Product <sup>1</sup>	Standard cards Mastercard World/Visa Gold	Premium cards Mastercard World Black Edition/Visa Signature	Luxury Mastercard World Elite/Visa Infinite	Affluent Mastercard World Elite/Visa Infinite	Auto Card Mastercard World	Smartcard Mastercard World	Private Banking Mastercard World Elite (metal)/Visa Infinite (metal)	Eco Card Mastercard World
1	Welcome bonus <sup>2</sup>	500 bonuses	500 bonuses	500 bonuses	500 bonuses	500 bonuses	500 bonuses	500 bonuses	500 bonuses
<b>For purchases made with Apple/Samsung/Google/Garmin Pay, with non-cash turnover on all cards in the last month<sup>3</sup>:</b>									
2	up to 150, 000 tenge (Standard level) from 150, 001 to 300, 000 tenge (Standard+ level) from 300, 001 tenge (Advanced level)	1% 2% 3%	1% 2% 3%	3% 3% 3%	3% 3% 3%	1% 2% 3%	1% 2% 3%	1% 2% 3%	1% 2% 3%
<b>For online purchases, with non-cash turnover on all cards in the last month<sup>4</sup>:</b>									
3	up to 150, 000 tenge (Standard level) from 150, 001 to 300, 000 tenge (Standard+ level) from 300, 001 tenge (Advanced level)	1% 2% 3%	1% 2% 3%	3% 3% 3%	3% 3% 3%	1% 2% 3%	1% 2% 3%	1% 2% 3%	1% 2% 3%
<b>For purchases, if there is a deposit in the amount of<sup>5</sup>:</b>									
4	from 1, 500, 000 to 5, 000, 000 tenge from 5, 000, 001 tenge	1% 2%	1% 2%	1% 2%	1% 2%	1% 2%	1% 2%	1% 2%	1% 2%
<b>Favorite category<sup>6</sup>:</b>									
5	Travel Restaurants, cafés Clothing and accessories Auto Health Supermarkets Entertainments	1% 1% 1% 1% 1% 1% 30%	1% 1% 1% 1% 1% 1% 30%	2% 2% 2% 2% 2% 2% 30%	2% 2% 2% 2% 2% 2% 30%	1% 1% 1% 1% 1% 1% 30%	1% 1% 1% 1% 1% 1% 30%	2% 2% 2% 2% 2% 2% 30%	1% 1% 1% 1% 1% 1% 30%
<b>Additional bonuses:</b>									
6	Birthday Bonus <sup>7</sup> Insurance policy online at <a href="http://eurasia36.kz">eurasia36.kz</a>	5% 5%	5% 5%	5% 5%	5% 5%	5% 10%	5% 5%	5% 5%	5% 5%
<b>Favorite category, set by default<sup>8</sup>:</b>									
7	Auto Travel ZOO	- - -	- 5% -	- 5% -	- 5% -	5% - -	- - -	- - -	- - 5%
8	Monthly limit <sup>9</sup>	30 000	50 000	70 000	100 000	30 000	30 000	170 000	30 000

<sup>1</sup> Excepting Cards for which bonuses are not awarded: Payda Installment Credit Card, Installment Credit Card, Eurasia Credit Card, Eurasia Credit Card (Moto GP), Social Card, Vanilla Package, Visa Platinum, Mastercard Standard, Visa Classic, Children's Card, Installment Diamond Credit Card with credit limit

<sup>2</sup> Bonus is accrued outside the daily/monthly bonus limits.

<sup>3</sup> Bonus is accrued only for purchases made using Apple Pay/Samsung Pay/Google Pay/Garmin Pay at POS- terminals and on the Internet. Bonus cannot be combined with the Online Shopping Bonus.

The amount of bonuses accrued depends on the Non-Cash Turnover on all Cards issued by the Bank in the previous Billing Period. At the same time, at calculating the amount of Non-Cash turnover on the Client's Cards, Retail transactions indicated in the List of Exceptions for which no bonuses are accrued posted on the Bank official website ([www.eubank.kz](http://www.eubank.kz)) are not taken into account. These restrictions do not apply to payments made in the Bank 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, at calculating Non-Cash Turnover by Cards, payments made in the Eurasian bank mobile app are taken into account in the Payments section, including those in the Loan Repayment category (monthly payments, partial early repayment, full early repayment), with the exception of payments in the Bookmakers category.

<sup>4</sup> Bonus is not accrued at paying for purchases using Apple Pay/Samsung Pay/Google Pay/Garmin Pay.

The amount of bonuses accrued depends on the Non-Cash Turnover on all Cards issued by the Bank in the previous Billing Period. At the same time, at calculating the amount of Non-Cash turnover on the Client's Cards, Retail transactions indicated in the List of Exceptions for which no bonuses are accrued posted on the Bank official website ([www.eubank.kz](http://www.eubank.kz)) are not taken into account. These restrictions do not apply to payments made in the Bank 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, at calculating Non-Cash Turnover by Cards, payments made in the Eurasian bank mobile app are taken into account in the Payments section, including those in the Loan Repayment category (monthly payments, partial early repayment, full early repayment), with the exception of payments in the Bookmakers category.

<sup>5</sup> Additional bonus is applied for Non-Cash Transactions, 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, 001 tenge (2% of bonuses) for three (3) business days prior to conducting the corresponding Non-Cash Transaction. The total balance is accounted for on deposits in tenge currency.

<sup>6</sup> Bonus is accrued as follows: in POS-terminals, for purchases made using Apple Pay/Samsung Pay/Google Pay/Garmin Pay, for online purchases regardless of the payment method. The Customer can select 1 of the 7 categories in the Bank mobile app, every 1st (first) day of a calendar month.

<sup>7</sup> The client receives additional bonuses in the amount of 5% on his/her birthday for Card transactions conducted (from 00:00 to 23:59 according to the time of the country where the transactions are conducted).

Bonus is accrued only on the basic Card. No bonuses are accrued on additional Cards.

The bonus limit is 100, 000 bonuses per birthday, excluding monthly Card limits.

<sup>8</sup> Favorite category, set by default for this type of Card, which is combined with the selected favorite category on the Card.

<sup>9</sup> Limits on bonus accrual apply per Client, regardless of the number of Cards, including other card products. If the Client has several types of Cards and conducts transactions on them, the maximum bonus limit is defined as the difference in limits between the Card with the highest limit and the limits actually used by other Cards.

For additional Cards, bonuses are accrued to the bonus account of the basic cardholder.