

## Bonus Accrual Rates under the Terms and Conditions of the Bonus Program

Minimum purchase amount for bonus accrual is 500 tenge

| # | Name of the Bonus / Card Product <sup>1</sup>  | Standard Cards<br>Mastercard World/Visa Gold | Premium Cards<br>Mastercard World Black<br>Edition/Visa Signature | Luxury<br>Mastercard World<br>Elite/Visa Infinite | Affluent<br>Mastercard World<br>Elite/Visa Infinite | Auto Card<br>Mastercard World | Private Banking<br>Mastercard World Elite<br>(metal)/Visa Infinite (metal) | Eco Card<br>Mastercard World |
|---|--|--|---|---|---|-------------------------------|--|------------------------------|
|   | <b>For purchases made with Apple/Samsung/Google/Garmin Pay, with non-cash turnover on all cards in the last month:<sup>2</sup></b> |  |   |   |   |                               |  |                              |
| 1 | <i>up to 200, 000 tenge (Standard Level)</i>   | 1%   | 1%  | 1%  | 1%  | 1%                            | 1%   | 1%                           |
|   | <i>200,001 to 400,000 tenge (Standard+ Level)</i>  | 2%   | 2%  | 2%  | 2%  | 2%                            | 2%   | 2%                           |
|   | <i>over 400, 001 tenge (Advanced Level)</i>  | 3%   | 3%  | 3%  | 3%  | 3%                            | 3%   | 3%                           |
|   | <b>For online purchases, with non-cash turnover on all cards in the last month:<sup>3</sup></b>                                    |  |   |   |   |                               |  |                              |
| 2 | <i>up to 200, 000 tenge (Standard Level)</i>   | 1%   | 1%  | 1%  | 1%  | 1%                            | 1%   | 1%                           |
|   | <i>200,001 to 400,000 tenge (Standard+ Level)</i>  | 2%   | 2%  | 2%  | 2%  | 2%                            | 2%   | 2%                           |
|   | <i>over 400, 001 tenge (Advanced Level)</i>  | 3%   | 3%  | 3%  | 3%  | 3%                            | 3%   | 3%                           |
|   | <b>Favorite Category:<sup>4</sup></b>  |  |   |   |   |                               |  |                              |
|   | <i>Travels</i>   | 1%   | 1%  | 2%  | 2%  | 1%                            | 2%   | 1%                           |
|   | <i>Restaurants, cafés</i>  | 1%   | 1%  | 2%  | 2%  | 1%                            | 2%   | 1%                           |
| 3 | <i>Clothing and accessories</i>  | 1%   | 1%  | 2%  | 2%  | 1%                            | 2%   | 1%                           |
|   | <i>Auto</i>  | 1%   | 1%  | 2%  | 2%  | 1%                            | 2%   | 1%                           |
|   | <i>Health</i>  | 1%   | 1%  | 2%  | 2%  | 1%                            | 2%   | 1%                           |
|   | <i>Supermarkets</i>  | 1%   | 1%  | 2%  | 2%  | 1%                            | 2%   | 1%                           |
|   | <i>Entertainment</i>   | 1%   | 1%  | 2%  | 2%  | 1%                            | 2%   | 1%                           |
| 4 | <b>Additional bonuses:</b>   |  |   |   |   |                               |  |                              |
|   | <i>Insurance policy online at eurasia36.kz</i>   | 5%   | 5%  | 5%  | 5%  | 10%                           | 5%   | 5%                           |
|   | <b>Favorite Category, set by default<sup>5</sup></b>   |  |   |   |   |                               |  |                              |
| 5 | <i>Auto<sup>4</sup></i>  | -  | -   | -   | -   | 1%                            | -  | -                            |
|   | <i>Travel<sup>4</sup></i>  | -  | 1%  | 1%  | 1%  | -                             | -  | -                            |
|   | <i>Garden and Pets</i>   | -  | -   | -   | -   | -                             | -  | 1%                           |
| 6 | <b>Daily limit<sup>6</sup></b>   | 10 000                                       | 10 000  | 10 000  | 10 000  | 10 000                        | 10 000   | 10 000                       |
| 7 | <b>Monthly limit<sup>6</sup></b>   | 30 000                                       | 50 000  | 70 000  | 100 000   | 30 000                        | 170 000  | 30 000                       |

<sup>1</sup>With the exception of Cards for which bonuses are not accrued: 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, Diamond Credit Card Installment Card With Credit Limit, Smartcard

<sup>2</sup>Bonus is accrued only for purchases made using Apple Pay/Samsung Pay/Google Pay/Garmin Pay at POS terminals and online. Bonus cannot be combined with the Online Shopping Bonus. Amount of accrued bonuses shall depend on the Non-Cash Turnover by 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 Customer'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)) shall not be taken into account. These restrictions shall 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 shall be 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 in the Payments section shall be taken into account, with the exception of payments in the Bookmakers and Loan Repayment categories.

<sup>3</sup>Bonus shall not be accrued at paying for purchases using Apple Pay/Samsung Pay/Google Pay/Garmin Pay.

Amount of accrued bonuses shall depend on the Non-Cash Turnover by 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 Customer's Cards, Retail Transactions conducted using the MCC codes 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)) shall not be taken into account. These restrictions shall 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 shall be 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 in the Payments section shall be taken into account, with the exception of payments in the Bookmakers and Loan Repayment categories.

<sup>4</sup>Bonus shall be 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. Customer can select 1 of the 7 categories in the Bank mobile app, every first (1st) day of a calendar month.

<sup>5</sup>Favorite Category, set by default for this type of Card, which is combined with the selected favorite category on the Card.

<sup>6</sup>Limits on bonus accrual apply per Customer, regardless of the number of Cards, including other card products. If the Customer 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 credited to the bonus account of the main cardholder.