

Press Release
19 December 2016

O'KEY, ROSBANK AND MASTERCARD LAUNCH CO-BRANDED CARD FOR PRAGMATIC SHOPPERS

O'KEY Group S.A. (LSE: OKEY), one of the largest food retailers in Russia, together with Rosbank and Mastercard international payment system launch a debit card "ROSBANK-O'KEY Mastercard", which will allow customers to get considerable additional benefits from their shopping experience. The shoppers will receive Mastercard World bank cards supporting an innovative contactless payment technology.

The new card is a major co-branded card project implemented in 2016 by a bank and a top 10 Russian retailer.

The new card holders will get bonus points when paying for the purchases in the O'KEY stores depending on their basket size. The maximum is 7 points for every 100 rubles provided that the purchase by card is for 3,000+ rubles. By spending 1,000 to 3,000 rubles the customers will receive 5 points for every 100 rubles. Those who buy for less than 1,000 rubles will get 2 points for every 100 rubles. The card can also be used to pay in other stores where 1 point will be given for every 100 rubles spent.

All the earned points, without exception, can be further converted into the purchases in all of the O'KEY stores.

Konstantin Arabidis, CFO of O'KEY Group, emphasizes that the card becomes an important loyalty program element for the retailer's customers:

"Thanks to the cooperation with one of Russia's leading and most reliable banks, we offer our customers a unique opportunity to save their funds and make the best use of their family budget. In addition to an efficient bonus points system, the new cards provide all the benefits of the O'KEY loyalty cards allowing customers to enjoy considerable additional discounts on food and non-food products in our stores. We have no doubt that the new card will become the most efficient shopping tool for our customers."

When receiving and activating their cards, the customers will get 150 welcome points. Every month they can earn up to 3,000 points to get discounts for their future purchases in the O'KEY stores (1 point = 1 ruble).

The cards will be issued for free. The service will also be free of charge if the customer meets one of the three conditions: 1) ROSBANK-O'KEY Mastercard card used to buy goods or services for 10,000+ rubles a month or 2) 50,000+ rubles kept on the current and savings account balance or 3) monthly salary (20,000+ rubles) transferred to the card. In all other cases, the monthly fee will be just 150 rubles.

Andrey Sokolsky, Member of the Management Board & Retail Sales Development Director at Rosbank, commented:

"What we offer to our customers is to benefit from their daily shopping with ROSBANK-O'KEY Mastercard card. Customers can earn bonuses in any stores, but the process will be much faster in O'KEY. The points can be redeemed at any time, they will not get lost. Clients can check how many points they have earned by accessing their loyalty program account. It will be easy to comply with the conditions of a free card service given the wide range and high quality of products in the O'KEY hypermarkets."



Ivan Isaenko, Market Development Director at Mastercard Russia, said:

"It is worth reminding that O'KEY was the first major food retailer in the Northwest of Russia who made the contactless payment technology available in all their stores several years ago. We are very pleased that the ROSBANK-O'KEY Mastercard card also supports our advanced contactless technology, which is in fact a new milestone in the retailer's loyalty program journey. Convenient, fast, safe and cost effective – looks like we have taken into account all the interests that loyal customers may have."

The co-branded ROSBANK-O'KEY Mastercard card is part of the "Classic" service package. For more information on the categories of banking services and options available please visit the Rosbank website ("Individuals" section).

Customers can apply for, formalize and pick up the cards either in the O'KEY hypermarkets or Rosbank offices.

More details at www.okey.rosbank.ru

O'KEY GROUP OVERVIEW

O'KEY is one of the largest retail chains in Russia. Its primary retail format is the modern Western European style hypermarket under the "O'KEY" brand reinforced by O'KEY supermarket. The Group is developing the innovative discounter format under the "DA!" brand. O'KEY is the first among Russian food retailers to launch e-commerce operations in St. Petersburg and Moscow based on hypermarket assortment.

The Group opened its first hypermarket in St. Petersburg in 2002 and has demonstrated continuous growth ever since. As of December 19, 2016, O'KEY operates 162 stores across Russia – 74 hypermarkets, 36 supermarkets and 52 discounters

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ROSBANK

Rosbank is a universal bank, part of Societe Generale Group. Strategy of Societe Generale is basic on further improvement of client service and maintenance of leadership in innovation, capturing growth through business development, increased synergies, and delivery of sustainable profitability.

Rosbank serves more than 3.6 mln individual customers in 71 regions of Russia. The bank's regional network numbers more than 400 outlets and 2600 ATMs. The Bank of Russia included Rosbank in the list of 10 systemically important credit institutions.

Rosbank has been assigned credit ratings by international rating agencies Fitch Ratings (BBB-) and Moody's Investor Services (Ba2). Rosbank enters the list of the most reliable banks according to Forbes rating in 2016. The Bank occupied first position in the list of the most expensive brands among financial institutions with foreign capital (Brand Finance, 2015). Rosbank awarded by National Banking Award of Russian Banker's Association in nomination "High quality level of loan portfolio" in December, 2015. The bronze prize in the nomination "Best Trade Bank in Russia and the CIS" (TFR Awards, 2015).



For more information visit our website www.rosbank.ru

Societe Generale

Societe Generale is one of the largest European financial services groups. Based on a diversified universal banking model, the Group combines financial solidity with a strategy of sustainable growth, and aims to be the reference for relationship banking, recognised on its markets, close to clients, chosen for the quality and commitment of its teams.

Societe Generale has been playing a vital role in the economy for 150 years. With more than 145,000 employees, based in 66 countries, we accompany 31 million clients throughout the world on a daily basis. Societe Generale's teams offer advice and services to individual, corporate and institutional customers in three core businesses:

- **Retail banking in France** with the Societe Generale branch network, Credit du Nord and Boursorama, offering a comprehensive range of omnichannel financial services on the leading edge of digital innovation;
- **International retail banking, insurance and financial services to corporates** with a presence in developing economies and leading specialised businesses;
- **Corporate and investment banking, private banking, asset management and securities services**, with recognised expertise, top international rankings and integrated solutions.

Societe Generale is included in the main socially responsible investment indices: DJSI (World and Europe), FTSE4Good (Global and Europe), Euronext Vigeo (Europe, Eurozone and France), ESI Excellence (Europe) from Ethibel and 4 of the STOXX ESG Leaders indices.

For more information, you can follow us on twitter [@societegenerale](https://twitter.com/societegenerale) or visit our website www.societegenerale.com.

About Mastercard

Mastercard (NYSE: MA), www.mastercard.com, is a technology company in the global payments industry. We operate the world's fastest payments processing network, connecting consumers, financial institutions, merchants, governments and businesses in more than 210 countries and territories. Mastercard products and solutions make everyday commerce activities – such as shopping, traveling, running a business and managing finances – easier, more secure and more efficient for everyone. Follow us on Twitter [@MastercardNews](https://twitter.com/MastercardNews), join the discussion on the [Beyond the Transaction Blog](#) and subscribe for the latest news on the [Engagement Bureau](#).

About Mastercard Contactless

Mastercard Contactless is an innovative technology for payment in one touch that provides a fast, safe and convenient way of paying for everyday purchases. There is no need to pass a contactless-enabled card or other device (smartphone, sticker, watch) to the cashier – you just tap it at a contactless-enabled POS-terminal. No PIN or check signing required for purchases under 1000 rubles. Mastercard Contactless is accepted in over 6 bln points-of-sales in 77 countries (42 of them in Europe).

For more information about Mastercard Contactless and the list of contactless merchants, please, visit Mastercard Contactless web site.



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