2023 Virtual Annual Meeting of Stockholders
June 27, 2023, 8:30 a.m. Eastern Time

Rules of Conduct

Mastercard welcomes you to its 2023 Annual Meeting of Stockholders, being conducted virtually at www.virtualshareholdermeeting.com/MA2023. In fairness to all in attendance, and in the interest of conducting an orderly meeting, we require you to honor the following rules of conduct:

1. Unless otherwise announced by the Board Chair, the meeting will follow the agenda.
2. Only stockholders of record or their proxies are entitled to submit questions and vote during the Annual Meeting.
    - To be admitted to the Annual Meeting with the ability to vote and submit questions, stockholders must log in using the unique 16-digit control number found on the voting instruction form, Notice of Internet Availability, proxy materials or email.
    - Only one stockholder per control number will be permitted to participate at the meeting.
    - If you are not a stockholder or do not have a control number, you may attend as a guest of the meeting, but you will not have the option to vote your shares, submit questions or otherwise participate in the virtual meeting.
    - You are encouraged to log into the website up to 15 minutes before the Annual Meeting's start time.
3. If you wish to vote your shares during the Annual Meeting, or change your previously submitted vote, you may do so while the polls are open by clicking on the vote button during the time the polls are open for voting.
4. If you have voted your shares prior to the start of the Annual Meeting, your vote has been received by our inspector of elections and there is no need to vote those shares during the meeting unless you wish to revoke or change your vote.
5. Stockholders may submit questions in advance of the Annual Meeting by entering their control number and submitting a question under the "Questions for Management" tab at www.ProxyVote.com.
6. Stockholders may submit questions during the Annual Meeting by entering a question in the Q&A field; we will respond to questions as time permits. We expect to address unanswered questions on our investor relations site in due course. When submitting a question during the meeting, please include your name and organization (if applicable),

along with the text of your question. Stockholders are permitted to submit up to a total of two questions.

7. If we receive substantially similar questions from multiple stockholders, we may group them together and provide a single response to avoid repetition and allow time for additional topics to be discussed at the Annual Meeting. To allow us to answer questions from as many stockholders as possible, please keep questions clear and concise and related to a single topic.

8. The views and comments of stockholders are welcomed. However, conducting the business set out in the agenda for the benefit of all stockholders will be paramount. We reserve the right to edit inappropriate language, or to exclude questions that are:

    - irrelevant to the business of Mastercard or the business of the Annual Meeting,
    - substantially repetitious to other questions submitted by other stockholders,
    - in furtherance of the person's business, personal or political interests,
    - regarding pending or threatened litigation, or
    - otherwise inappropriate for discussion at the meeting.

9. Questions or comments unrelated to the Annual Meeting or that are of an individual concern rather than of concern to stockholders may be submitted by contacting Investor Relations at https://investor.mastercard.com.

10. Each stockholder proponent will be permitted a total of up to three minutes to present his or her proposal and will be allowed to conclude his or her remarks without interruption, subject to the time limit.

11. In the event of disorder, technical malfunction or another significant problem that disrupts the meeting, the Board Chair may adjourn, recess or expedite the Annual Meeting or take such action that the Board Chair or secretary of the meeting determines is appropriate in light of the circumstances.

12. The Annual Meeting contains proprietary and copyrighted materials. You may not record, rebroadcast, stream, post, modify, distribute or reproduce all or any portion of the meeting in any manner or format. A webcast playback will be available 24 hours after the completion of the meeting at www.virtualshareholdermeeting.com/MA2023.

13. If you encounter any difficulties accessing the virtual Annual Meeting portal during the check-in or meeting time, please call the technical support number that will be posted on the 2023 Virtual Annual Meeting of Stockholders log-in page.

Thank you for your cooperation and for joining our 2023 Annual Meeting of Stockholders.