

Tariffs for services for individuals (all rates include sales tax)

№1 LOAN OPERATIONS				
for issuing credit arrangement fee				
1.1	Commercial loans (Business / Agro)			
1.1.1	Trust	from 2,000 to 150,000 soms (guaranteed)	2%	
		from 2,000 to 250,000 soms / ruble		
1.1.2	Development	from 2,000 to 1,500,000 soms / ruble;	1%	
		from 50 to 30,000 USD / EUR		
		from 1,500,001 to 5,000,000 soms / ruble;	0.75%	
		from 30,001 to 100,000 USD / EUR		
1.1.3	Corporate loans	over 5,000,000 soms / ruble;	0.5%	
		over 100,000 USD / EUR		
1.1.4	Commission for arranging leasing issuance		1%	
1.1.5	Credit product "Sugar beet" and "Cotton"	on the security of movable property	1%	
		secured by real estate	0.5%	
1.1.6	Credit line	from 300,000 soms and more;	1%	Fee for funds reservation (for unused credit line limit) - 2% per annum
		from 6,000 USD / EUR and more		
№2 CONSUMER LOANS				
2.1	"Online loan"	For remote service on online loans	5%, but not less than 300 KGS	
2.2	"Installment" / Online installment	Commission for crediting funds to the account of the Bank's partner up to 100,000 soms	300 KGS	
		Commission for crediting funds to the account of a partner of the Bank over 100,000 soms	1% of the installment amount	
2.3	Online overdraft	For remote service on the "Online Overdraft" loan product	3%, but not less than 300 KGS	
* Commissions are not charged on mortgage loans and loans issued by the Bank under government programs and from funds provided by the Bank's creditors for target groups for which there are certain conditions to limit the deduction of commission from borrowers.				
№3 ISSUANCE OF BANK GUARANTEES				
Types of services				
3.1	Commission for issuance of guarantee	In case of provision of 100% cash collateral/ state securities/bank guarantee of first class institution	Regardless of the amount of the guarantee	0,5% of sum BG for quarter (taking into account contraction upward up to quarter)
		In case of provision of another collateral if period of guarantee less than 3 month	Regardless of the amount of the guarantee	1,5-3% of sum of BG
		In case of provision of another collateral if period of guarantee more than 3 month	Regardless of the amount of the guarantee	0,5% of sum of BG (once) + from 2 to 5% annual rate of sum of BG (taking into account contraction upward up to quarter)
3.2	Under a trade finance agreement with the International Islamic Trade and Finance Corporation (ITFC)	guarantees for release of the Commission	from 5% -7% per annum of the amount of BG	
		ITFC margin	Applicable USD Libor * + 2.85%	
		Fixed payment fee of less than \$ 100,000	500 USD	

		* The rate of USD Libor is set depending on the term of financing, according to the terms of the agreement from 14.05.2019.
3.3	Commission for confirmation of bank guarantee	1 000 KGS / 25 USD/ 20 EUR
3.4	Commission for delay return/loss of guarantee	5 000 KGS / 125 USD / 200 EUR
3.5	Commission for transfer of guarantee to the status of loan	1% of the guarantee amount
3.6	Advising of guarantee (in international operations)	2500 KGS + the rates of the advising bank
3.7	Minimum commission for issuance of bank guarantee	2 000 KGS/40 USD/30 EUR
3.8	Commission for prolongation of the bank guarantee period up to 30 days	0,3% of the amount min 1000 KGS / 25 USD / 20 EUR
3.9	Commission for the re-issue of the bank guarantee with the prolongation	according to the tariffs for issuing the guarantee (clause 2.1.)

* The minimum amount of the commission is applied provided that the nominal amount of the commission is less than the minimum amount of commission

**Calculation of fees for issue of BG made the entire warranty period and charged at the same time with the release of guarantees

*** In exceptional cases (by decision of the Loan Committee of the first level) Bank guarantees may be issued without security (or the security of personal property/goods in circulation) subject to the availability of stable (not less than 6 months) turnover in the Bank. Commission for such guarantees is established by the decision of the Loan Committee of the first level. Credit Committee delegated authority to the first level to reduce interest rates, but not more than 1 point.

**** When prolonging a bank guarantee for a period of more than 30 days, set a commission according to the bank's tariffs for the issue of a bank guarantee

№4 LETTERS OF CREDIT

4.1	Import letter of credit	The amount of commission	
4.1.1	Commission for opening of a letter of credit (% of amount of a letter of credit)	in the case of the provision of 100% cash collateral	0,5% of the amount, minimum commission – 100 USD, maximum – by agreement
		in the case of the provision of other collateral	2% of the amount, the min commission is 200 USD, max - by agreement
4.1.2	Confirmation of a letter of credit	by agreement, minimum - 100 USD	
4.1.3	Changes to the terms of a letter of credit	100 USD for each change	
4.1.4	Receipt, check and sending document for payment on a letter of credit	100 USD	
4.1.5	Commission for payment on a letter of credit	0.5% of amount, minimum commission- 100 USD	
4.1.6	Acceptance of a bill of exchange	by agreement	
4.1.7	Running queries related to import letters of credit	50 USD for each request	
4.2.	Export letter of credit	The amount of commission	
4.2.1	Preliminary advising	25 USD	
4.2.2	Advising of Export Letter of Credit	0.1% of the amount, minimum fee - 100 USD, maximum - 500 USD	
4.2.3	Advising of changes to export letter of credit	50 USD for each change	
4.2.4	Confirmation/acceptance of a bill of exchange/Negotiation	by agreement	
4.2.5	Commission for review and preparation of documents to be sent to the designated bank	100 USD+ actual postage	
4.2.6	Transfer of a letter of credit for execution to other banks	50 USD	
4.2.7	Running queries related to export letters of credit	50 USD	

*The minimum amount of the commission is applied provided that the nominal amount of the commission is less than the minimum amount of commission

№5 Other commissions on credit products

		Nominal amount of the commission	*The minimum amount of commission	
5.1	Commission for consideration of an application to change the original terms of the loan agreement	0.3% of the loan balance	the minimum commission amount is 2 500 KGS; maximum commission amount - 30,000 KGS	- when considering an application to change the currency of a loan / credit line / guarantee / letter of credit - the loan rate is also changed in accordance with the current tariffs. - if the client notifies the Bank in writing 30 calendar days in advance, then the commission and other fees for early full / partial repayment are not charged
5.2	Commission for consideration of an application to change the structure / composition of the collateral / initial terms of the pledge / surety agreement.	0.3% of the collateral value of the collateral	the minimum commission amount is 2 500 KGS; the maximum commission amount is 30,000 KGS; replacement / cancellation of surety - 2500 KGS	- if in order to release the collateral, it is required to repay part of the loan, then in this case, no commission is charged for changing the further repayment schedule

5.3	Commission for arranging the issuance of a loan and other additional fees for mortgage loans "Commercial Bank KYRGYZSTAN": incl. - for organizing the issuance of a loan; - for the issuance / transfer of funds received for the purchase / sale of housing; - for cashing out funds by the seller.	not charged		
5.4	Commission for obtaining information from the Credit Information Bureau on one application for a loan under the Government of the Kyrgyz Republic "Affordable Housing 2015-2020" OJSC "Commercial Bank KYRGYZSTAN".	90 soms (upon acceptance of an application for a loan)		- the commission is charged at the time of acceptance of the application for a loan (only one amount, regardless of the number of participants), in case of refusal to issue a loan, the commission is not refundable.
5.5	Preparation of documents for the removal / termination of arrests / prohibitions of pledged property (real estate, vehicles, etc.) by providing a power of attorney to a third party (not a bank employee) and other documents required for removal	free		- power of attorney can be provided to any third party (except for the owner of the pledged property in accordance with the legislation of the Kyrgyz Republic).
5.6	Other fees for loan products	2500 KGS		- regardless of the loan currency
5.7	Commission for the temporary provision of originals of title and / or title documents	2500 KGS		- commission is charged for each unit of real estate. - regardless of the loan currency
5.8	Fee for considering an application for a loan with a negative credit history.	2% of the loan amount	Consideration of the issue by the credit committee - 3 levels: the minimum commission amount is 1,000 KGS; the maximum commission amount is 10,000 KGS.	- the commission is charged when considering applications with a negative credit history that do not meet the Bank's internal regulatory requirements.
			Consideration of the issue by the credit committee - 2 levels: the minimum commission amount is 2,000 KGS; the maximum commission amount is 20,000 KGS.	- no commission is charged on credit products "Online loan", "Online installment plan".
			Consideration of the issue by the credit committee - 1 level: the minimum commission amount is 5,000 KGS; the maximum commission amount is 30,000 KGS.	- the credit committee of the 1st level, delegated the authority to reduce / increase the commission within the established threshold.

* In cases of changes in the initial conditions under the loan agreement, and in the presence of several types of commissions, only one type of commission is applied (the highest in terms of amount).

** Other commissions on loans to bank employees are not charged.

№6 Fines and penalties of the bank				
6.1	For late payment of payments on principal and interest	In the amount of the interest rate on the loan. It is calculated from the overdue amount of the principal debt and the amount of overdue interest on the loan for each day of delay.		
6.2	For a delay of more than 30 calendar days, replenishment of a deposit provided as a pledge on a loan	5% of the top-up amount, the minimum amount is 1000 KGS for every 30 days of delay		
6.3	For untimely return of the package of original documents on collateral (except for cases of late return due to force majeure and other objective reasons that should be considered by the bank)	1000 KGS for each month of delay		
6.4	Penalty for improper use of the loan	5% of the loan amount		
6.5	Early full or partial repayment of the loan without written notification to the Bank within 30 (Thirty) calendar days	5% of the prepaid principal amount	If the client notifies the Bank in writing 30 calendar days in advance, the commission and other fees for early full / partial repayment are not charged	

6.6	Early full or partial repayment of the loan after the expiration of the first 3 months from the date of receipt of the loan without a written notification of the Bank within 30 calendar days (only within the product "Sugar beet", "Cotton / Biocotton" and other CDS crop production in the presence of Agreements between the Bank and Processor)	No penalties applied		
6.7	Early repayment of the loan with refinancing of OJSC "Commercial Bank KYRGYZSTAN" of the current loan in JSC "KB KYRGYZSTAN" regardless of the period of use	if the loan balance is 50% or more, the commission is 0.5%	2000 KGS / 40 USD / EUR	If the client notifies the Bank 30 calendar days in advance, then the commission for early repayment is not charged
		Except for the "Salary Loan" loan product. The specified commission is not charged for this product.		
6.8	Commission for early repayment of the loan in case of refinancing by another FCI of the current loan in OJSC "KB KYRGYZSTAN" regardless of the term of the loan	5% of the principal amount to be repaid		
6.9	Penalty for not timely provision of additional collateral after 30 calendar days after written notification of the borrower	3% of the loan amount		- levied in case of failure to timely provide additional collateral at the request of the bank in the event of a decrease in the market price for the collateral.
* The minimum commission amount is applied provided that the nominal amount of the commission is less than the minimum commission amount				
** The Bank reserves the right, in agreement with the client, establish individual commission and remuneration for clients, other than those indicated above, depending on the volume of transactions on the account				