

**Tariffs ** for the issue and maintenance of Bank cards for individuals
(all rates include sales tax)**

- №1 Elcart
- №2 Visa
- №3 Visa Travel
- №4 Premium Visa cards
- №5 MIR
- №6 Zolotaya Korona

* Salary project bank cards are serviced under the terms of the main contract with the organization

| BANK CARDS | | | | |
|------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------|--------------|-------------|
| №1 INDIVIDUAL SERVICE IN THE SYSTEM OF NATIONAL PLASTIC CARDS "ELCART" | | | | |
| | Types of services | In national currency (KGS) | | |
| 1.1 | Issuance of card and opening a card account | free | | |
| 1.2 | Annual service | 1st and subsequent years 150 som / year | | |
| 1.3 | Minimum balance | 100 KGS | | |
| 1.4 | Deposit of funds to the card account | free | | |
| 1.5 | Encashment of funds on card: | | | |
| 1.5.1 | in the infrastructure of "Commercial bank KYRGYZSTAN" OJSC | 0,4% | | |
| 1.5.2 | in the infrastructure of other banks | 0,6% | | |
| 1.6 | Cashless payment for goods and services | free | | |
| 1.7 | Statement generation on card account in the terminal devices | Free – in system of "Commercial bank KYRGYZSTAN", 5 KGS—in other banks | | |
| 1.8 | Providing an account statement | up to 3 pages - free of charge, each subsequent page - 5 KGS | | |
| 1.9 | Re-issue of the card | 100 KGS | | |
| 1.10 | Re-issue of the card upon expiration of the term (within the framework of salary projects) | free | | |
| 1.11 | Card blocking | free | | |
| 1.12 | Card unlock | 50 KGS | | |
| 1.12.1 | Unlocking a card blocked at the initiative of the Bank | free | | |
| 1.13 | Return of the card withdrawn in the devices of OJSC Commercial Bank KYRGYZSTAN | free | | |
| 1.14 | Return of cards seized by devices of other banks (ATMs points of encashment or outlet) Return card will be in the next collection period or not later than sixty (60) days | 150 KGS | | |
| 1.15 | Filing a financial claim for a transaction in another bank. Standard review period up to 30 days | 100 KGS | | |
| 1.16 | Request video surveillance at the Bank ATMs: | | | |
| 1.16.1 | for third-party customers of the Bank | 500 KGS | | |
| 1.16.2 | for the clients of "Commercial bank Kyrgyzstan" | 150 KGS | | |
| 1.17 | Salary projects | on contractual terms | | |
| №2 EMISSION AND MAINTENANCE OF VISA PLASTIC CARDS | | | | |
| | Types of services | Visa Instant | Visa Classic | Visa Gold |
| | currency | KGS/USD/EUR | KGS/USD/EUR | KGS/USD/EUR |
| 2.1 | Opening of card account and emission of card | free | free | free |
| 2.2 | Fee for an urgent issue / reissue of a card (Bishkek 1 working day, regional offices of Kyrgyzstan 5 working days) | 200 / 3 / 2 | 300 / 5 / 4 | 400 / 6 / 5 |
| 2.3 | Reemission of card on the expiration (within salary projects) | free | | |
| 2.4 | Reemission of card | 150 / 2 / 1 | 200 / 3 / 2 | 250 / 4 / 2 |
| 2.5 | Release of additional card* | 150 / 2 / 1 | 200 / 3 / 2 | 250 / 4 / 2 |
| 2.6 | Issue card with individual design | | 700 / - / - | |

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| 2.7 | Annual maintenance | 150 / 2 / 1 | 200 / 3 / 2 | 500 / 8 / 6 |
| 2.8 | Payment of product and services | free | free | free |
| 2.9 | Minimum balance | 200 / 3 / 2 / 170 | 200 / 3 / 2 / 170 | 200 / 3 / 2 / 170 |
| 2.10 | Transfer of funds for card account through Cash-In ATM | free | | |
| 2.11 | Accrual of interest on the card account balance | 2% per annum (on the balance amount of 2,000 rubles and above) | 2% per annum (on the balance amount of 2,000 rubles and above) | is not made |
| 2.12 | Encashment in points of cashment and ATMs of "Commercial bank KYRGYZSTAN" OJSC | | | |
| 2.12.1 | -by cards of "Commercial bank KYRGYZSTAN" OJSC | 0% | 0% | 0% |
| 2.12.2 | -on cards of OJSC "Commercial Bank KYRGYZSTAN" in ruble currency | 0.4% | 0.4% | 0.4% |
| 2.12.3 | -through the account cash warrant | 0.4% | 0.4% | 0.4% |
| 2.12.4 | -by cards within the processing system | 0,5% | 0,5% | 0,5% |
| 2.12.5 | -by cards of other banks | 0% | 0% | 0 % |
| 2.13 | Encashment in ATMs of other banks | 1% min 3 dollars at the exchange rate at the time of writing off | | |
| 2.14 | Encashment in points of cashment of banks in within the processing system | 0,8% min 3 dollars at the exchange rate at the time of writing off | | |
| 2.15 | Request for balance in network of devices within the Bank | free | | |
| 2.16 | Request for balance in network of devices of other banks | 10 / 0,2 / 0,2 / 10 | 10 / 0,2 / 0,2 / 10 | 10 / 0,2 / 0,2 / 10 |
| 2.17 | Providing an account statement | up to 3 pages - free of charge, each subsequent page - 5 KGS | | |
| 2.18 | Mini- order in network of Bank | 5 som | 5 som | 5 som |
| 2.19 | Mini- order in network of other banks | 40 / 0,8 / 0,5 / 30 | 40 / 0,8 / 0,5 / 30 | 40 / 0,8 / 0,5 / 30 |
| 2.20 | Card Unlock Fee / Pin reset | 50 / 1 / 0,8 / 40 | 50 / 1 / 0,8 / 40 | 50 / 1 / 0,8 / 40 |
| 2.21 | Commission for unlocking a card blocked at the initiative of the Bank | free | free | free |
| 2.21.2 | Card Cancellation Fee | free | free | free |
| 2.22 | Filing a financial claim for a transaction in another bank. Standard review period up to 30 days | 100 / 2 / 1 / 150 | 100 / 2 / 1 / 150 | 100 / 2 / 1 / 150 |
| 2.22.1 | Commission for consideration of a financial claim for a transaction conducted on the Internet. Standard review period up to 60 days | 250 KGS | | |
| 2.23 | Providing a copy of a payment receipt | 500 KGS | 500 KGS | 500 KGS |
| 2.24 | Return card withdrawn in devices OJSC "Commercial Bank KYRGYZSTAN" | free | free | free |
| 2.25 | Return of cards seized by devices of other banks (ATMs points of encashment or outlet) Return card will be in the next collection period or not later than sixty (60) days | free | | |
| 2.26 | Request video surveillance at the Bank ATMs: | | | |
| 2.26.1 | for third-party customers of the Bank | 500 / 10 / 8 / 400 | 500 / 10 / 8 / 400 | 500 / 10 / 8 / 400 |
| 2.26.2 | for the clients of "Commercial bank Kyrgyzstan" | 150 / 3 / 2 / 120 | 150 / 3 / 2 / 120 | 150 / 3 / 2 / 120 |
| 2.27 | Salary projects | on contractual terms | | |
| <i>* issue of an additional card is possible either of an equal class or a class below the main</i> | | | | |
| 2.28 | Transfer from card to card | | | |
| 2.28.1 | Rates for transfer from card to Visa card | It is carried out only in the national currency of som | | |
| 2.28.2 | Between VISA cards issued by OJSC "Commercial Bank KYRGYZSTAN» | 50 som | | |
| 2.28.3 | From VISA cards of OJSC "Commercial Bank KYRGYZSTAN" to VISA card of any Bank of the Kyrgyz Republic | 0,5% min 50 som | | |
| 2.28.4 | Transfer from a VISA card of any Bank of the Kyrgyz Republic to VISA card of OJSC "Commercial Bank KYRGYZSTAN" | free | | |
| 2.28.5 | Transfer from a VISA card of any Bank of the Kyrgyz Republic to the card of any Bank of the Kyrgyz Republic | 1% min 250 som | | |
| №3 | VISA TRAVEL | | | |
| | Types of services | Visa Classic / Standart Travel | Visa Gold / Premium Travel | |
| | currency | KGS / USD / EUR | KGS / USD / EUR | |
| 3.1 | Opening of card account and emission of card | free | free | |
| 3.2 | Fee for an urgent issue / reissue of a card (Bishkek 1 working day, regional offices of Kyrgyzstan 5 working days) | 300 / 5 / 4 | 400 / 6 / 5 | |

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|---------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 3.3 | Annual servicing of a card account for 1 year and subsequent years | 1000 / 15 / 10 | 2000 / 30 / 20 |
| 3.4 | Minimum balance | 200 / 3 / 2 / 170 | 200 / 3 / 2 / 170 |
| 3.5 | Accrual of interest on the card account balance | is not made | is not made |
| 3.6 | Encashment in points of cash and ATMs of "Commercial bank KYRGYZSTAN" OJSC | | |
| 3.6.1 | by cards of "Commercial bank KYRGYZSTAN" OJSC | 0% | 0% |
| 3.7 | Cash withdrawal from ATMs of other banks | Cash withdrawal abroad at ATMs of other banks (max. Amount per month 200 USD, max. Amount of operation 2 times). Over 1% min 3 dollars at the rate at the time of writing off | Cash withdrawal abroad at ATMs of other banks (max. Amount per month 200 USD, max. Amount of operation 2 times). Over 1% min 3 dollars at the rate at the time of writing off |
| №4 PREMIUM VISA CARDS | | | |
| | Types of services | Visa Platinum | Visa Infinite |
| | currency | KGS / USD / EUR | KGS / USD / EUR |
| 4.1 | Opening of card account and emission of card | free | free |
| 4.2 | Fee for an urgent issue / reissue of a card (Bishkek 1 working day, regional offices of Kyrgyzstan 5 working days) | The card is made for 1 day | |
| 4.3 | Reemission of card | 450 / 7 / 6 | 800 / 12 / 10 |
| 4.4 | Release of additional card | 450 / 7 / 6 | 800 / 12 / 10 |
| 4.5 | Card account monthly maintenance | 299 / 5 / 4 | 1900 / 27 / 24 |
| 4.6 | Minimum balance | 200 / 3 / 2 | 200 / 3 / 2 |
| 4.7 | Accrual of interest on the card account balance | is not made | is not made |
| 4.8 | Encashment in points of cash and ATMs of "Commercial bank KYRGYZSTAN" OJSC | | |
| | -by cards of "Commercial bank KYRGYZSTAN" OJSC | 0% | 0% |
| | - on cards of OJSC "Commercial Bank KYRGYZSTAN" in ruble currency | 0.4% | 0.4% |
| | -through the account cash warrant | 0.4% | 0.4% |
| | - by cards within the processing system | 0,5% | 0,5% |
| 4.9 | Cash withdrawal from ATMs of other banks | Cash withdrawal abroad at ATMs of other banks (max. Amount per month 200 USD, max. Amount of operation 2 times). Over 1% min 3 dollars at the rate at the time of writing off | Cash withdrawal abroad at ATMs of other banks (max. Amount per month 500 USD, max. Amount of operation 5 times). Over 1% min 3 dollars at the rate at the time of writing off |
| №5 EQUARING THE PAYMENT SYSTEM "MIR" | | | |
| 5.1 | Cash withdrawal at cash points and at ATMs of Commercial Bank KYRGYZSTAN OJSC | 0% (cash-out commission is withheld by the issuing bank) | |
| 5.2 | Request for video surveillance at Bank ATMs for customers of a third-party Bank | 500 KGS | |
| №6 EQUARING THE PAYMENT SYSTEM "ZOLOTAYA KORONA" | | | |
| 5.1 | Cashing out: | | |
| 5.1.1 | Commercial Bank KYRGYZSTAN OJSC | free | free |
| 5.1.2 | by cards within the processing system | 1% | 1% |
| 5.1.3 | of other banks | commission of other banks | |