

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

- Nº1 Elcart
- Nº2 Visa
- Nº3 Visa Travel
- Nº4 Premium Visa cards
- Nº5 MIR
- Nº6 Zolotaya Korona
- * Salary project bank cards are serviced under the terms of the main contract with the organization

BANK CARDS								
Nº1	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	d 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 - f	ree of charge, each sub	sequent 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1.13	Return of the card withdrawn in the devices of OJSC Commercial Bank KYRGYZSTAN	free						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						
Nº2	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 / - / -					

Payment of product and services free free free	2.7	A a a color and a	150 / 2 / 1	200./2	1/2	F00 / 9 / 6		
Minimum balance	2.7	Annual maintenance	150 / 2 / 1			500 / 8 / 6		
Transfer of funds for card account through Cash-in ATM								
ATM 2.11 Accrual of interest on the card account balance 2.22 per annum (on the law per annum (on the balance amount of 2,000 rubles and above) 1.12	2.9		200/3/2/1/0	200/3/2/170 200/3/2/170				
2.11 Accrual of interest on the card account balance 2,000 rubles and above⟩ 2.12 Encashment in points ofen cashment and ATMs of "Commercial bank KYR6YZSTAN" OISC 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%	2.10	_	free					
1.12	2.11	Accrual of interest on the card account balance	balance amount of 2,000 rubles and	balance a 2,000 ru	mount of bles and			
2.12.2 on cards of OSC "Commercial Bank KYRGYZSTAN" in ruble currency currency currency 0.4% 0.4% 0.4% 2.12.3 4-brough the account cash warrant 0.5% 0.5% 0.5% 0.5% 2.12.5 4-by cards within the processing system 0.5% 0.5% 0.5% 0.5% 2.13 Encashment in ATMs of other banks 1% min 3 dollars at the exchange rate at the time of writing off within the processing system 0,8% min 3 dollars at the exchange rate at the time of writing off writin	2.12							
Currency	2.12.1	-by cards of "Commercial bank KYRGYZSTAN" OJSC	0%	09	%	0%		
2.12.5 -by cards within the processing system 0.5%	2.12.2		0.4%	0.4	1%	0.4%		
2.12.5 - by cards of other banks	2.12.3	-through the account cash warrant	0.4%	0.4	1%	0.4%		
2.13 Encashment in ATMs of other banks 1% min 3 dollars at the exchange rate at the time of writing off within the processing system 0,8% min 3 dollars at the exchange rate at the time of writing off the processing system 0,8% min 3 dollars at the exchange rate at the time of writing off the processing system 10,0,2,0,2,10 10,0,2,0,2,10 10,0,2,0,2,10 10,0,2,0,2,10 10,0,2,0,2,10 10,0,2,0,2,10 10,0,2,0,2,10 10,0,2,0,2,10 10,0,2,0,2,10 10,0,2,0,2,10 10,0,2,0,2,10 10,0,2,0,2,10 10,0,2,0,2,10 10,0,2,0,2,10 10,0,2,0,2,10 10,0,2,0,2,10 10,0,2,0,2,10 10,0,3,0,5,13	2.12.4	-by cards within the processing system	0,5%	0,5	5%	0,5%		
2.14 Encashment in points ofen cashment of banks in within the processing system 2.15 Request for balance in network of devices within the Bank 2.16 Request for balance in network of devices of other banks 2.17 Providing an account statement 2.18 Mini- order in network of Bank 2.19 Mini- order in network of Bank 2.10 Card Junio Free Scommon Sc	2.12.5	-by cards of other banks	0%	09	%	0 %		
2.15	2.13	Encashment in ATMs of other banks	1% min 3 dollars at	the exchange	e rate at the	time of writing off		
2.15 Request for balance in network of devices of other the Bank 10 / 0.2 / 0.2 / 10 10 / 0.2 / 0.2 / 10 10 / 0.2 / 0.2 / 10 10 / 0.2 / 0.2 / 10 10 / 0.2 / 0.2 / 10 10 / 0.2 / 0.2 / 10 10 / 0.2 / 0.2 / 10 10 / 0.2 / 0.2 / 10 10 / 0.2 / 0.2 / 10 10 / 0.2 / 0.2 / 10 10 / 0.2 / 0.2 / 10 10 / 0.2 / 0.2 / 10 10 / 0.2 / 0.2 / 10 10 / 0.2 / 0.2 / 10 10 / 0.2 / 0.2 / 10 10 / 0.2 / 0.2 / 10 10 / 0.2 / 0.2 / 10 20 / 0.2 / 0.2 / 10 10 / 0.2 / 0.2 / 10 10 / 0.2 / 0.2 / 10 10 / 0.2 / 0.2 / 10 10 / 0.2 / 0.2 / 10 20 / 0.2 / 10	2.14							
Danks Dan	2.15		free					
2.18 Mini- order in network of Bank	2.16		10 / 0,2 / 0,2 / 10	10 / 0,2 /	/ 0,2 / 10	10 / 0,2 / 0,2 / 10		
2.19 Mini- order in network of other banks	2.17	Providing an account statement	up to 3 pages - fr	ee of charge,	e of charge, each subsequent page - 5 KGS			
2.20 Card Unlock Fee / Pin reset 50 / 1 / 0,8 / 40 50 / 1 / 0,8 / 40	2.18	Mini- order in network of Bank	5 сом	5 c	ОМ	5 сом		
2.21 Commission for unlocking a card blocked at the initiative of the Bank 2.21.2 Card Cancellation Fee free free free free free free free	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		
the Bank	2.20	Card Unlock Fee / Pin reset	50 / 1 / 0,8 / 40	50/1/	0,8 / 40	50 / 1 / 0,8 / 40		
Filing a financial claim for a transaction in another bank. Standard review period up to 30 days Commission for consideration of a financial claim for a transaction conducted on the Internet. Standard review period up to 60 days 2.221. Transaction conducted on the Internet. Standard review period up to 60 days 2.23 Providing a copy of a payment receipt	2.21	<u> </u>	free	fre	ee	free		
Standard review period up to 30 days Commission for consideration of a financial claim for a transaction conducted on the Internet. Standard review period up to 60 days 2.2.1 providing a copy of a payment receipt 500 KGS 500 KGS 500 KGS Return card withdrawn in devices OJSC "Commercial Bank KYRGYZSTAN" 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 2.2.6 Request video surveillance at the Bank ATMs: 2.2.6.1 for third-party customers of the Bank 2.2.6.2 for the clients of "Commercial Bank Kyrgyzstan" 2.2.7 Salary projects Salary projects Transfer from card to card 2.2.8 Transfer from card to card 2.2.8.1 Rates for transfer from card to Visa card It is carried out only in the national currency of som 2.2.8.2 Between VISA cards issued by OJSC "Commercial Bank KYRGYZSTAN" 1.2.8.3 From VISA cards of OJSC "Commercial Bank KYRGYZSTAN" 1.2.8.4 Republic to VISA card of any Bank of the Kyrgyz Republic 2.2.8.5 Republic to the card of any Bank of the Kyrgyz Republic 2.2.8.6 VISA TRAVEL Types of services Visa Classic / Standart Travel Visa Gold / Premium Travel KGS / USD / EUR Free 1.00 / 5 / 4 1.00 / 6 / 5	2.21.2	Card Cancellation Fee	free	fre	ee	free		
2.22.1 transaction conducted on the Internet. Standard review period up to 60 days 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" 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 2.26 Request video surveillance at the Bank ATMs: 2.26.1 for third-party customers of the Bank Kyrgyzstan" 150/3/2/120 150/3	2.22		100 / 2 / 1/ 150	100 / 2	/ 1/ 150	100 / 2 / 1/ 150		
Return card withdrawn in devices OJSC "Commercial Bank KYRGYZSTAN" 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 2.26 Request video surveillance at the Bank ATMs: 2.26.1 for third-party customers of the Bank 2.26.2 for the clients of "Commercial bank Kyrgyzstan" 2.26.3 lary projects 2.27 Salary projects 2.28 Transfer from card to card 2.28 Transfer from card to visa card 2.28.1 Rates for transfer from card to Visa card 2.28.2 Between VISA cards issued by OJSC "Commercial Bank KYRGYZSTAN" 2.28.3 From VISA cards of OJSC "Commercial Bank KYRGYZSTAN" 2.28.4 Transfer from a VISA card of any Bank of the Kyrgyz Republic to VISA card of OJSC "Commercial Bank KYRGYZSTAN" 2.28.5 Transfer from a VISA card of any Bank of the Kyrgyz Republic to VISA card of any Bank of the Kyrgyz Republic to VISA card of any Bank of the Kyrgyz Republic to VISA card of any Bank of the Kyrgyz Republic to VISA card of any Bank of the Kyrgyz Republic to VISA card of any Bank of the Kyrgyz Republic to VISA card of any Bank of the Kyrgyz Republic to VISA card of any Bank of the Kyrgyz Republic 1. Transfer from a VISA card of any Bank of the Kyrgyz Republic to VISA card of any Bank of the Kyrgyz Republic to VISA card of any Bank of the Kyrgyz Republic to VISA card of any Bank of the Kyrgyz Republic to VISA card of any Bank of the Kyrgyz Republic to VISA Card of any Bank of the Kyrgyz Republic to VISA Card of any Bank of the Kyrgyz Republic to VISA Card of any Bank of the Kyrgyz Republic to VISA Card of any Bank of the Kyrgyz Republic to VISA Card of any Bank of the Kyrgyz Republic to VISA Card of any Bank of the Kyrgyz Republic to VISA Card of any Bank of the Kyrgyz Republic to VISA Card of any Bank of the Kyrgyz Republic VISA Card of any Bank of the Kyrgyz Republic VISA Card of any Bank of the Kyrgyz Republic VISA Card of any Bank of the Kyrgyz Republic VISA Card of any Bank of the Kyrgyz Republic VISA Card of any Bank	2.22.1	transaction conducted on the Internet. Standard review	250 KGS					
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2.28 Salary projects on contractual terms * issue of an additional card is possible either of an equal class or a class below the main 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 2.28.4 Republic to VISA card of any Bank of the Kyrgyz Republic to VISA card of OJSC "Commercial Bank KYRGYZSTAN" 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 to the card of any Bank of the Kyrgyz Republic to the card of any Bank of the Kyrgyz Republic to the card of any Bank of the Kyrgyz Republic of the card of any Bank of the Kyrgyz	2.26.1	for third-party customers of the Bank	500 / 10 / 8 / 400	500 / 10 / 8 / 400		500 / 10 / 8 / 400		
* issue of an additional card is possible either of an equal class or a class below the main 2.28 Transfer from card to card 2.28.1 Rates for transfer from card to Visa card Between VISA cards issued by OJSC "Commercial Bank KYRGYZSTAN" 2.28.2 Between VISA cards of OJSC "Commercial Bank KYRGYZSTAN" to VISA card of OJSC "Commercial Bank KYRGYZSTAN" to VISA card of any Bank of the Kyrgyz Republic Transfer from a VISA card of any Bank of the Kyrgyz Republic ov VISA card of OJSC "Commercial Bank KYRGYZSTAN" 2.28.4 Republic to VISA card of OJSC "Commercial Bank KYRGYZSTAN" 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 to the card of any Bank of the Kyrgyz Republic Othe card of any Bank of the Kyrgyz Othe Other	2.26.2	for the clients of "Commercial bank Kyrgyzstan"	150 / 3 / 2 / 120	150 / 3 / 2 / 120		150 / 3 / 2 / 120		
2.28.1 Rates for transfer from card to Visa card 2.28.1 Rates for transfer from card to Visa card 2.28.2 Between VISA cards issued by OJSC "Commercial Bank KYRGYZSTAN" 2.28.3 From VISA cards of OJSC "Commercial Bank KYRGYZSTAN" to VISA card of any Bank of the Kyrgyz Republic 2.28.4 Republic to VISA card of OJSC "Commercial Bank KYRGYZSTAN" 2.28.5 Transfer from a VISA card of any Bank of the Kyrgyz Republic 2.28.5 VISA TRAVEL Types of services Visa Classic / Standart Travel Visa Gold / Premium Travel Currency KGS / USD / EUR 3.1 Opening of card account and emission of card Fee for an urgent issue / reissue of a card (Bishkek 1) 3.2 A serviced out only in the national currency of som It is carried out only in the national currency of Som It is carried out only in the national currency of Som Visa card of out only in the national currency only	2.27	Salary projects	on contractual terms					
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KYRGYZSTAN» 2.28.3 From VISA cards of OJSC "Commercial Bank KYRGYZSTAN" to VISA card of any Bank of the Kyrgyz Republic Transfer from a VISA card of any Bank of the Kyrgyz Republic to VISA card of OJSC "Commercial Bank KYRGYZSTAN" 2.28.4 Republic to VISA card of OJSC "Commercial Bank KYRGYZSTAN" Transfer from a VISA card of any Bank of the Kyrgyz Republic to the card of any Bank of the Kyrgyz Republic to the card of any Bank of the Kyrgyz Republic Ne3 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 Fee for an urgent issue / reissue of a card (Bishkek 1 300 / 5 / 4 400 / 6 / 5	2.28.1	Rates for transfer from card to Visa card	It is carried o	ut only in the	national cu	ırrency of som		
to VISA card of any Bank of the Kyrgyz Republic Transfer from a VISA card of any Bank of the Kyrgyz Republic to VISA card of OJSC "Commercial Bank KYRGYZSTAN" 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 VISA TRAVEL Types of services Uisa Classic / Standart Travel Currency KGS / USD / EUR 3.1 Opening of card account and emission of card Fee for an urgent issue / reissue of a card (Bishkek 1) 3.2 VISA TRAVEL Visa Classic / Standart Travel Fee for an urgent issue / reissue of a card (Bishkek 1) 3.00 / 5 / 4 400 / 6 / 5	2.28.2	KYRGYZSTAN»						
2.28.4 Republic to VISA card of OJSC "Commercial Bank KYRGYZSTAN" 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 N≥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 Fee for an urgent issue / reissue of a card (Bishkek 1 300 / 5 / 4 400 / 6 / 5	2.28.3	to VISA card of any Bank of the Kyrgyz Republic	0,5% min 50 som					
Republic to the card of any Bank of the Kyrgyz Republic N23 VISA TRAVEL Types of services Currency Currency Currency Types of card account and emission of card Fee for an urgent issue / reissue of a card (Bishkek 1) 3 2 Republic to the card of any Bank of the Kyrgyz Republic 1% min 250 som Visa Classic / Standart Travel Visa Gold / Premium Travel KGS / USD / EUR Free for an urgent issue / reissue of a card (Bishkek 1) 3 2 April 10 Apri	2.28.4	Republic to VISA card of OJSC "Commercial Bank KYRGYZSTAN"	free					
Types of services Currency Standart Travel Visa Gold / Premium Travel KGS / USD / EUR KGS / USD / EUR KGS / USD / EUR Fee for an urgent issue / reissue of a card (Bishkek 1) 3.2 Types of services KGS / USD / EUR KGS / USD / EUR Free free 400 / 6 / 5		Republic to the card of any Bank of the Kyrgyz Republic	1% min 250 som					
currency KGS / USD / EUR KGS / USD / EUR 3.1 Opening of card account and emission of card free free Fee for an urgent issue / reissue of a card (Bishkek 1 300 / 5 / 4 400 / 6 / 5	Nº3							
3.1 Opening of card account and emission of card free free 3.2 Fee for an urgent issue / reissue of a card (Bishkek 1 300 / 5 / 4 400 / 6 / 5		Types of services	Visa Classic / Standart Travel Visa Go		d / Premium Travel			
Fee for an urgent issue / reissue of a card (Bishkek 1 300 / 5 / 4 400 / 6 / 5		currency	KGS / USD / EUR KO		(GS / USD / EUR			
32 300 / 5 / 4 400 / 6 / 5	3.1	Opening of card account and emission of card	free	free		free		
	3.2	· · · · · · · · · · · · · · · · · · ·	300 / 5 / 4			400 / 6 / 5		

3.3	Annual servicing of a card account for 1 year and	1000 / 15 / 10	/ 15 / 10		000 / 30 / 20	
	subsequent years			· ·		
3.4	Minimum balance	200/3/2/17	0	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 ofen cashment and ATMs of "Commercial bank KYRGYZSTAN" OJSC					
3.6.1	by cards of "Commercial bank KYRGYZSTAN" OJSC	0%		0%		
3.0.1	by cards of Commercial bank KING1251AN OSC	Cash withdrawal abroad at ATMs		Cash withdrawal abroad at ATMs		
	Cash withdrawal from ATMs of other banks	of other banks (max. Amount per		of other banks (max. Amount per		
3.7		month 200 USD, max. Amount of		month 200 USD, max. Amount of		
		· ·		operation 2 times).		
		operation 2 times). Over 1% min 3 dollars at the rate		Over 1% min 3 dollars at the rate		
		at the time of writing off				
No.4	DDEMAILINA VISA CADDS	at the time of writi	ng on	at the time of writing off		
Nº4	PREMIUM VISA CARDS	Visa Platinum			Vice Indivite	
	Types of services				Visa Infinite	
4.4	currency	KGS / USD / EL	JR	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	The card is made for 1 day				
	working day, regional offices of Kyrgyzstan 5 working days)					
4.3	Reemission of card		450 / 7 / 6		300 / 12 /10	
4.4	Release of additional card	450 / 7 / 6			300 / 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		is not made	
4.8	Encashment in points ofen cashment 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%		
		Cash withdrawal abroad at ATMs		Cash withdrawal abroad at ATMs		
		of other banks (max. Amount per		of other banks (max. Amount per		
4.0	Cash with drawal from ATMs of other hanks	month 200 USD, max. Amount of		month 500 USD, max. Amount of		
4.9	Cash withdrawal from ATMs of other banks	operation 2 times).		operation 5 times).		
		Over 1% min 3 dollars at the rate		Over 1% min 3 dollars at the rate		
		at the time of writing off		at the time of writing off		
Nº5	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				
Nº6	EQUARING THE PAYMENT SYSTEM "ZOLOTAYA KORONA"					
5.1	Cashing out:					
5.1.1	Commercial Bank KYRGYZSTAN OJSC	free	fre	ee	free	
5.1.2	by cards within the processing system	1%	1	%	1%	
5.1.3	of other banks	commission of other banks				