

## SCHEDULE OF TARIFFS FOR VISA BUSINESS CARD <sup>1</sup>

Transaction / service		Card type	
		Visa Classic (KGS)   (USD)	
<b>1.</b>	<b>Issuance of primary / supplementary VISA card</b>		
1.1.	Issuance of card (with smart chip) (takes approximately 5 business days)	Free of charge	
1.2.	Commission for urgent issuance (takes approximately 2 business days, available only in Bishkek)	1000	25
1.3.	Annual card maintenance fee for 1 <sup>st</sup> year	450	12
1.4.	Cash collateral	None	
1.5.	Minimum Balance (will be released upon card account closure)	2000	50
1.6.	Commission on primary / supplementary card renewal	Free of Charge	
1.7.	Reissuance of primary / supplementary card in case of lost / stolen / blocked or damaged card	500	12,5
<b>2.</b>	<b>Cash withdrawal fee</b>		
<b>2.1.</b>	<b>In ATMs</b>		
2.1.1.	In KICB network (max cash withdrawal limit is KGS 8000 or USD 200)	0,6%	
2.1.2.	In KICB network for salary project (max cash withdrawal limit is KGS 8000 or USD 200)	0,5%	
2.1.3.	In banks – partners network <sup>3</sup>	0.8%	
2.1.4.	In other bank's network	1,25% (min. fee 152)	1,25% (min. fee \$4)
<b>2.2.</b>	<b>Cash withdrawal from POS terminals</b>		
2.2.1.	In KICB network (max cash withdrawal limit is KGS 8000 or USD 200)	0,6%	
2.2.2.	In KICB network for salary project (max cash withdrawal limit is KGS 8000 or USD 200)	0,5%	
2.2.3.	In banks – partners network <sup>3</sup>	0.8%	
2.2.4.	In other bank's network	1,5% (min. fee 152)	1,5% (min. fee \$4)
<b>2.3.</b>	<b>Cards issued by other banks in KICB network</b>		
2.3.1.	In KICB ATMs	0%	
2.3.2.	In KICB POS terminals	0%	
<b>3.</b>	<b>Payments for goods and services using VISA card</b>	Free of Charge	
<b>4.</b>	<b>Money transfer from current account to card account</b>		
4.1.	Money transfer from current account to KICB card account and vice versa	Free of Charge	

4.2.	Money transfer from KICB card account to account in another bank and vice versa	According to terms and conditions of money transfer	
<b>5.</b>	<b>Card account statements</b>		
5.1.	Monthly statement	Free of Charge	
5.2.	Additional statement	40	1
5.3.	Mini-statement from KICB ATM	40	1
<b>6.</b>	<b>Balance inquiry</b>		
6.1.	Balance inquiry from KICB ATM	3	0,1
6.2.	Balance inquiry in other banks network	40	1
6.3.	Information certificate for third parties	150	4
<b>7.</b>	<b>Card blocking</b>		
7.1.	Adding card to stop list (Card will be permanently blocked and must be re-issued at the standard charge)	50	1,25
7.2.	Temporary blocking	40	1
7.3.	Card unblocking	Free of Charge	
<b>8.</b>	<b>Other fees</b>	<b>KGS</b>	<b>USD</b>
8.1.	Commission for return of card, captured by other bank's ATM (Card shall be returned after planned cash collection of ATM, max. in 60 days period)	120	3
8.2.	Commission for urgent return of card, captured by ATM in Bishkek, in 1 day period	500	12
8.3.	Commission for urgent return of card, captured by ATM outside Bishkek, in 5 days period	500	12
8.4.	Commission for considering customer claim/dispute on transaction made in other banks' network. (Standard term of considering is 30 days)	200	5
8.5.	Commission for return of card, captured in KICB ATMs	100	2,5

1. All bank fees and commissions are subject to a sales tax of 2% which will be added to the tariffs listed above, except cash withdrawal commission.

2. Tariffs are provided in KGS for KGS cards and in USD for USD cards

3. Banks-partners network: ATMs and POS terminals of Asia Universal Bank (AUB), Bank Bakai and Investbank Issyk-kul (as of March 21, 2010)

**Standard spending (daily) limits <sup>1</sup>:**

CARD TYPE	Daily Limits							
	ATM		Manual Cash		E-commerce		Purchase	
	Amount in KGS (or equivalent)	Number of operations	Amount in KGS (or equivalent)	Number of operations	Amount in KGS (or equivalent)	Number of operations	Amount in KGS (or equivalent)	Number of operations
VISA Business	200 000	20	200 000	5	400 000	5	400 000	20

1. Daily limits may be increased as per customer's written application