

	Transaction / service	Card type					
		Visa Electron (KGS) (USD)		Visa Classic (KGS) (USD)		Visa Gold (KGS) (USD)	
1.	Issuance of primary / supplementary VISA card						
1.1.	Issuance of primary / supplementary VISA card with standard design						
1.1.1.	Issuance of card (with smart chip) (takes approximately 5 business days)	Free of charge		Free of charge		Free of charge	
1.1.2.	Commission for urgent issuance (takes approximately 2 business days, available only in Bishkek)	470	10	1200	25	2300	50
1.1.3.	Annual card maintenance fee for 1 st year	0	0	600	12	3200	70
1.1.4.	Annual card maintenance fee for 2 ^d year	100	2,5	600	12	3200	70
1.1.5.	Cash collateral	0		0		0	
1.1.6.	Minimum Balance (will be released upon card account closure)	200	5	2300	50	4700	100
1.1.7.	Commission on primary / supplementary card renewal	Free of charge		Free of charge		Free of charge	
1.1.8.	Reissuance of primary / supplementary card in case of lost / stolen / blocked or damaged card	230	5	600	12	2350	50
1.2.	Issuance of primary / supplementary VISA card with individual design (takes approximately 15 business days)						
1.2.1.	Issuance of card with individual design (When ordering cards with individual design, clients have an opportunity to choose card design from Bank's catalogue or submit their own design compliant with Bank requirements)	450	10	950	20	Not applicable	
1.2.2.	Commission on primary / supplementary card renewal with individual design	Free of charge		Free of charge		Not applicable	
1.2.3.	Reissuance of primary / supplementary card with individual design in case of lost / stolen / blocked or damaged card	450	10	950	20	Not applicable	
2	Cash withdrawal fee						
2.1.	In ATMs						
2.1.1.	In KICB network (max cash withdrawal limit is KGS 15000 or USD 350)	0.6%		0.6%		0.5%	
2.1.2.	In bank – partner network (Bank Bakai)	0.8%		0.8%		0.8%	
2.1.3.	In other bank's network	1,25% (min. fee 152)	1,25% (min. fee \$4)	1,25% (min. fee 152)	1,25% (min. fee \$4)	1,25% (min. fee 152)	1,25% (min. fee \$4)
2.2.	Cash withdrawal from POS terminals						
2.2.1.	In KICB network (max cash withdrawal limit is KGS 15 000 or USD 350)	0.6%		0.6%		0.5%	
2.2.2.	In bank – partner network (Bank Bakai)	0.8%		0.8%		0.8%	
2.2.3.	In other bank's network	1.5% (min. fee 152)	1.5% (min. fee \$4)	1.5% (min. fee 152)	1.5% (min. fee \$4)	1.5% (min. fee 152)	1.5% (min. fee \$4)
2.3.	Cards issued by other banks in KICB network						
2.3.1.	In KICB ATMs	0%		0%		0%	
2.3.2.	In KICB POS terminals	0%		0%		0%	
3.	Payments for goods and services using VISA card						
		Free of charge		Free of charge		Free of Charge	
4.	Money transfer from current account to card account						
4.1.	Money transfer from current account to KICB card account and vice versa	Free of charge		Free of charge		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					

4.3.	Money transfer in KICB device	KGS 15				0,37 USD	
4.4.	Commission for utilities	KGS 5				0.12 USD	
5.	Card account statements						
5.1.	Monthly statement	Free of charge		Free of charge		Free of Charge	
5.2.	Additional statement	0	0	0	0	0	0
5.3.	Mini-statement from KICB ATM	0	0	0	0	0	0
5.4.	Balance inquiry	0	0	0	0	0	0
5.5.	Balance inquiry from KICB ATM	0	0	0	0	0	0
5.6.	Balance inquiry in other banks network	40	1	40	1	40	1
5.7.	Information certificate for third parties	150	4	150	4	150	4
5.8.	SMS – notification ³ (monthly service fee)	60	1,5	60	1,5	Free of Charge	
6.	Card blocking						
6.1.	Adding card to stop list (Card will be permanently blocked and must be re-issued at the standard charge)	50	1,25	50	1,25	50	1,25
6.2.	Temporary blocking	40	1	40	1	40	1
6.3.	Card unblocking	Free of charge		Free of charge		Free of Charge	
7.	Other fees		KGS			USD	
7.1.	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		
7.2.	Commission for urgent return of card, captured by ATM in Bishkek, in 1 day period	500			12		
7.3.	Commission for urgent return of card, captured by ATM outside Bishkek, in 5 days period	500			12		
7.4.	Commission for considering customer claim/dispute on transaction made in other banks' network. (Standard term of considering is 30 days)	200			5		
7.5.	Commission for return card and money in KICB ATM	100			2.5		
7.6.	Commission for the installation of individual spending limit according to customer's written request.	200			5		

- 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
- list of banks that are connected to the IPC (Inter-Bank Processing Center):

JSC "Amanbank", JSC "Bank of Asia, JSC "Bank Bakay", OJSC "Dos Kredobank", OJSC IB" Issyk-Kul ", JSC" BTA Bank ", OJSC" CB Kyrgyzstan ", JSC" RSK Bank "Bank" Tolubai, OAO "Ekoislamik", BF NB Pakistan, OAO "FKB KAB ", OJSC " Ail Bank", CJSC "Manas Bank ", OJSC "Akylinvestbank"
- The Commission is charged with 01.04.2011.

Cardholder

Bank

