



	Service name	Tariff in Bank office	iBank
1.	Account opening and maintenance		
1.1	Current account opening	100 KGS	100 KGS
1.2	Current account opening for retail loan customers	free of charge	free of charge
1.3	Current account maintenance	300 KGS	300 KGS
1.4	Current account maintenance - Individuals	free of charge	free of charge
1.5	Minimal irreducible account balance - Legal entities	500 KGS	500 KGS
2.	Money Transfers		
2.1	Outgoing payments in KGS		
2.1.1	Clearing (payment receipt time from 9:00 till 11:00)		
	for amounts less than KGS 100 000 (inclusive)	15 KGS	10 KGS
	for amounts over KGS 100 000	40 KGS	30 KGS
2.1.2	Gross (payment receipt time from 9:00 till 15:00)	100 KGS	90 KGS
2.1.3	Payment through direct debiting	10 KGS	10 KGS
2.2	Outgoing payments in USD and EUR with condition "OUR"		
2.2.1	Payments value "Next business day"	0,15% min. 20 USD/EUR max. 300 USD/EUR	0,15% min. 20 USD/EUR max. 300 USD/EUR
2.2.2	Payments value "Same day" (payment receipt time from 9:00 till 14:30)	0,20% min. 20 USD/EUR max. 300 USD/EUR	0,20% min. 20 USD/EUR max. 300 USD/EUR
2.2.3	Outgoing payments in USD with condition "OUR-OUR" (guaranteed transfer of the whole amount)	Basic commission fee + 25 USD	Basic commission fee + 25 USD
2.3	Outgoing payments in USD with condition "BEN"		
2.3.1	Payments value "Same day" (payment receipt time from 9:00 till 14:30)	20 USD	20 USD
2.4	Outgoing payments in KZT and RUR		
2.4.1	Payments value "Same day" (payment receipt time for KZT from 9.00 till 12.00, for RUR from 9.00 till 14.30)	0,10% min. 10 USD max. 300 USD	0,10% min. 10 USD max. 300 USD
2.4.2	Payments value "Same day - Urgent" (payment receipt time for KZT from 9:00 till 14:30)	0,10% + 20 USD min. 30 USD max. 300 USD	0,10% + 20 USD min. 30 USD max. 300 USD
2.5	Outgoing payments in other currencies		
		0,20% min. 30 USD max. 300 USD	0,20% min. 30 USD max. 300 USD
2.6	Bank's internal payments (including regional Branches and sub-branches)	free of charge	free of charge
2.7	Incoming payments	free of charge	free of charge
3.	Banking investigation on payments, payment return, amendments, payment cancellation		
3.1	Foreign Currency		
3.1.2	in USD, RUR, KZT	50 USD	
	For request received 60+ days after value date	75 USD	
	For request received 180+ days after value date	100 USD	
3.1.3	in EUR and other currencies	50 EUR	
	For request received 60+ days after value date	75 EUR	
	For request received 180+ days after value date	100 EUR	
3.2	National Currency	free of charge	
4.	Cash Operations		
4.1	Cash withdrawal		
4.1.1	Cash withdrawal in KGS (The sum of 500 000 KGS and over is subject for reservation till 12:00 of one day before the withdrawal date. Otherwise the Bank preserves right to one day postponement of the withdrawal.)	0,3% (min. 100 KGS only for PE and LE)	
4.1.2	Cash withdrawal in foreign currency USD, EUR, RUR, KZT	0,7% min. 5 USD, 5 EUR, 100 RUR, 500 KZT	
4.1.3	Cash withdrawal of cash money deposited during last 6 months	free of charge	
4.1.4	Cash withdrawal of cash money deposited earlier than last 6 months	by current Bank tariffs	
4.1.5	Retail loan disbursement (for individuals and Private Entrepreneurs)	0,5%	
4.2	Cash deposit		
4.2.1	repayment of credits or replenishment of deposits in national and foreign currency	free of charge	
4.2.2	cash deposit in national currency by account owner	free of charge	
4.2.3	local currency cash deposit by third party to the customer's account in the branch other than where the account was opened	0,1% , min 20 KGS	
4.2.4	cash deposit in USD, EUR, RUR, KZT	commission is set by Bank on daily basis	
4.2.5	Acceptance of worn-out and damaged banknotes in foreign currency.	1%	
4.2.6	Money counting and counterfeit detection at customer's request without subsequent depositing of money to account	0,1% min. 10 USD	

	Service name	Tariff in Bank office	iBank
5.	Foreign Exchange Operations		
5.1	Sale-purchase of foreign currency up to USD 2 000 (equivalent in other currency)	At the Bank's rate on the operation day	
5.2	Sale-purchase of foreign currency over USD 2 000 (equivalent in other currency)	Subject to agreement	
6.	Provision of stationery, certificates and documents		
6.1	Registration and issuance of cheque-book	100 KGS	
6.2	Account statements		
6.2.1	Regular account statements	free of charge	free of charge
6.2.2	Regular account statements sent by SWIFT	free of charge	free of charge
6.3	Banking documents and notifications (on turnover, transactions on the account, on opened accounts, on payment of the authorized capital stock payment orders, confirmations, copies of archive documents, etc.)	150 KGS per document	
6.4	Reply to external audit inquiry of the customer	150 KGS	
6.5	Re-issuance of banking documents		
6.5.1	One document, less than 10 pages	150 KGS for document	
6.5.2	One document, more than 10 pages	500 KGS per each 10 pages	
7.	Bank-client system		
7.1	Software (The Bank does not provide carriers of EDS secret keys (diskette, USB flash memory))	free of charge	
7.2	Trip of Bank officer for program installation (Site visit is made in proximity to branch location to which application on connecting services was submitted. Expenses related to site visit of technical staff of the bank beyond proximity of branch are paid by client.)	300 KGS	
7.3	Remote assistance of Bank officer to customer by phone for independent installation	free of charge	
7.4	Monthly fee for remote bank's accounts maintenance (Clients of Bank-Client system are exempted from paying charges for maintaining current account and statement of accounts.)	300 KGS	
7.5	Additional site visit of bank officer (Includes the followings: • solution of technical problems related to the system • additional installation of system software, etc.)	300 KGS	
7.6	Additional creation of software on request of client (Bank-client distribution disc)	free of charge	
8.	Online statement system		
8.1	Connection to the system	free of charge	
8.2	Monthly fee	free of charge	
8.3	Blocking access to the system	free of charge	
8.4	Additional generation of login and password	free of charge	
9	Safe Boxes Rent		
9,1	20 x 230 x 360 safe box dimension	1 month - KGS 500 3 months - KGS 1000 6 months - KGS 2000 12 months - KGS 3000	
9,2	100 x 230 x 360 safe box dimension	1 month - KGS 1000 3 months - KGS 2000 6 months - KGS 4000 12 months - KGS 6000	
9,3	300 x 230 x 360 safe box dimension	1 months - KGS 2000 3 months - KGS 4000 6 months - KGS 8000 12 months - KGS12000	
9,4	Penalties for return with delay of the cell's keys by the holder and/or late payment of the rent	Double tariff = "tariff for 1 month for respective cell" x "number of complete and incomplete months of delay" x "2"	
9.5	Penalties for lost key	USD 100	

Notes:

All commission fees mentioned above are valid while executing the contact/agreement, and the Bank may revise them unilaterally.

Bank reserves the right to charge third-party commissions, including commissions charged by intermediary and other third-party banks in effecting

All bank commission fees are subject to a sale tax of 2% which will be added to the tariffs, all other applicable taxes and dues included according to the legislation of the Kyrgyz Republic.

Bank

Customer