

Terms and Conditions on Elcard issuance and maintenance (All tariffs are in KGS)

№	Service	Individuals*	Salary projects*
1.	Card issuance and card account opening in a standard regime (5 days)	100.00	100.00
2.	Annual maintenance fee	100.00	100.00
3.	Commission for urgent issuance (2 days)	200.00	200.00
4.	Minimum balance	50.00	50.00
5.	Commission on primary / supplementary card renewal	Free of charge	Free of charge
6.	Reissuance of primary / supplementary card in case of lost/stolen or damaged card - Standard regime - Urgent regime	80.00 180.00	80.00 180.00
7.	Payroll service fee	Not applicable	0,5%
8.	Cash withdrawal - In KICB network - In network of other banks	0,5% (including taxes) 0,6% (including taxes)	Free of charge 0,6% (including taxes)
9.	Fee for purchasing goods	Free of charge	Free of charge
10.	Card account statements - Monthly - For a period of more than one month (per 1 page)	Free of charge 10.00 (including taxes)	Free of charge 5.00(including taxes)
11.	ATM Mini-statement (last 10 transactions)	10.00 (including taxes)	10.00 (including taxes)
12.	Balance inquiry from KICB ATM	5.00 (including taxes)	5.00 (including taxes)
13.	Card blocking - Without Stop-list - With stop-list	40.00 70.00	30.00 60.00
14.	Card unblocking	40.00	30.00
15.	Card-account closing	Free of charge	Free of charge
16.	%% accrual on the balance (annual) of KGS 10 000	3%	3%
17.	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	120.00	120.00
18.	Commission for urgent return of card, captured by ATM in Bishkek, in 1 day period	500.00	500.00
19.	Commission for urgent return of card, captured by ATM outside Bishkek, in 5 days period	500.00	500.00
20.	Commission for considering customer claim/dispute on transaction made in other banks' network. Standard term of considering is 30 days	120.00	120.00
21.	Commission for return of card, captured in KICB ATMs	100.00	100.00

* All bank's fees and commissions are subject to sales tax of 2,5% and are payable additionally by the client to the tariff of the bank.