

Tariffs¹ for issuance and maintenance of local card Elcard (All fees are in KGS)

№	Type of service	Individuals	Payroll projects ²	Pensioner card	Card «Social payments»
1.	Card issuance and card account opening (7 business days for Bishkek, 10 business days for regions)	Free of charge	Free of charge	Free of charge	Free of charge
2.	Annual card maintenance fee for the 1 st year	Free of charge	Free of charge	Free of charge	Free of charge
3.	Annual card maintenance fee for the 2 nd and the following years	100	According to agreement	Free of charge	Free of charge
4.	Fee for urgent card issuance and card account opening (2 business days)	200	200	200	200
5.	Minimum Balance (The minimum balance is blocked on the card account at the first receipt on the card account. The amount is available after card expiration or account closure. Minimum balance also applies to supplementary card)	50	0	0	0
6.	Fee for card renewal	Free of charge	Free of charge	Free of charge	Free of charge
7.	Reissuance of primary / supplementary card in case of lost / stolen / new PIN code:				
	- standard - urgent	100 200	100 200	Free of charge ³ 180	80 180
8.	Issuance of primary / supplementary card Elcard with individual design (takes approximately 15 business days)				
8.1.	Issuance of card with individual design (When ordering cards with individual design minimum balance applies and annual maintenance fee for the 2-nd and subsequent years, as the cards with the standard design, according to the tariffs. Fee for the annual maintenance for the 1 st year does not apply)	350	According to agreement	-	-
8.2.	Fee for primary / supplementary card renewal with individual design	250	According to agreement	-	-
8.3.	Reissuance of primary / supplementary card with individual design in case of lost / stolen / blocked or damaged card	350	According to agreement	-	-
9.	Fee for non-cash card account replenishment	Not applicable	According to agreement	Not applicable	0.3% ⁴
10.	Fee for card account replenishment by cash	Not applicable	0.3%	0.3%	0.3%
11.	Fee for the transfer of funds from the card tied to e-wallet "Elsom"	0.15%	0.15%	0.15%	0.15%
	In KICB and Friendly network⁵:				
12.	Cash withdrawal fee (Max cash withdrawal limit in KICB ATMs is KGS 15,000)	0.5%	According to agreement	Free of charge	Free of charge
13.	Cash withdrawal fee for technical or allowed overdraft (Max cash withdrawal limit in KICB ATMs is KGS 15,000)	1.5%	1.5%	1.5%	1.5%
14.	A card-to-card money transfer (CARDEX system ⁶)	Free of charge	Free of charge	Free of charge	Free of charge
15.	Payments for goods and services	Free of charge	Free of charge	Free of charge	Free of charge
16.	Fee for utilities (in Friendly ATM network only)	5	5	5	5
	Card account statement				
17.	Balance inquiry	Free of charge	Free of charge	Free of charge	Free of charge
18.	Mini-statement	Free of charge	Free of charge	Free of charge	Free of charge

19.	SMS – notification (monthly service fee)	60	60	60	60
20.	E-mail – notification	Free of charge	Free of charge	Free of charge	Free of charge
In other banks' network:					
21.	Cash withdrawal fee	0.6%	0.6%	0.6%	0.6%
22.	Cash withdrawal fee for technical or allowed overdraft	1.5%	1.5%	1.5%	1.5%
23.	A card-to-card money transfer (if CARDEX is available)	15	15	15	15
24.	Payments for goods and services	Free of charge	Free of charge	Free of charge	Free of charge
25.	Fee for utilities (in ATMs) ⁷	5	5	5	5
Card account statement					
26.	Balance inquiry	5	5	5	5
27.	Mini-statement	10	10	10	10
Card blocking					
28.	Temporary blocking	Free of charge	Free of charge	Free of charge	Free of charge
29.	Adding card to stop list (Card will be permanently blocked and must be re-issued at the standard charge)	Free of charge	Free of charge	Free of charge	Free of charge
30.	Card unblocking	Free of charge	Free of charge	Free of charge	Free of charge
31.	Card closing	Free of charge	Free of charge	Free of charge	Free of charge
32.	Accrual %% on the balance (annual), min balance 10,000 som	3%	3%	5% ⁸	3% ⁷
Other fees					
33.	Fee for return of card, captured by other bank's ATM (Card shall be returned after planned cash collection of ATM, max. in 60 (sixty) day period)	150	150	150	150
34.	Fee for urgent return of card, captured by KICB ATM in Bishkek, in 1 (one) day period	500	500	500	500
35.	Fee for considering customer claim/dispute on transaction made in KICB and Friendly network. (Standard term of considering is 30 (thirty) days)	100	100	100	100
36.	Fee for considering customer claim/dispute on transaction made in other banks' network. (Standard term of considering is 30 (thirty) days)	250	250	250	250
37.	Fee for return of captured card from KICB ATM (no later than 5 business days) ⁹	100	100	100	100
38.	Fee for application ¹⁰ and return of captured money from KICB ATM (no later than 5 business days) ⁹	100	100	100	100
39.	Fee for providing photo report from KICB ATM (no later than 10 business days)	100	100	100	100
40.	Fee for providing photo report from KICB ATM for customers of other banks (no later than 10 business days)	500	500	500	500

¹All bank fees include a sales tax of 2%.

²Fees of individuals are applied to supplementary cards issued additionally to primary cards within the payroll projects.

³Not more than 2 times in a year.

⁴Any replenishment of a card, except the transfers from "Elsom" e-wallet.

⁵This fee also applies to networks of banks that are members of Friendly network of national payment system "Elcard". As of 01.11.2015 Friendly network "Elcard" comprises the following banks: CJSC "Bank of Asia", CJSC "KICB", OJSC "Aiy Bank", OJSC "Bakai Bank" and OJSC "Dos-Credobank", OJSC "Finance Credit Bank".

⁶CARDEX is a card-to-card money transfer system. Single transaction limit for money transfer via KICB ATMs is KGS 50,000.

⁷Single transaction limit for utility payment via KICB ATMs is KGS 50,000.

⁸Monthly accrual %% on any positive balance (annual).

⁹Since an application for dispute transaction is submitted.

¹⁰Fee for application is applied only when the claim is false.

CARDHOLDER

BANK

Standard spending limits:

CARD TYPE	Daily Limits								Single transaction limit
	ATM		Manual Cash		E-commerce ^{1:2}		Purchase		Money transfer and utility payment
	Amount	Number of operations	Amount	Number of operations	Amount	Number of operations	Amount	Number of operations	Amount
Elcard	75 000	5	80 000	5	50 000	5	80 000	10	50 000

Standard deposit limits for Elcard cards:

Type of card	Daily limits	
	Amount	Number of operations
	ATM	
Elcard (magnetic) in KGS	685 000	10
Elcard (magnetic) in USD	10 000	10

1. Remote payment for goods and services includes the types of payments that do not require the physical presence of the card for payment, i.e. reservation services in hotel complexes by fax, the payment by phone or by mail (MOTO: mail order / telephone order), etc.
2. The option of online transactions or remote payment is closed on all cards by default. To open this option, it is necessary to fill out an application.