

## SCHEDULE OF TARIFFS<sup>1</sup> FOR VISA CARDS FOR INDIVIDUALS

(Effective from October 24, 2019)

	Transaction / service	Card type			
		Visa Classic (KGS)   (USD)		Visa Gold (KGS)   (USD)	
<b>1.</b>	<b>Issuance of primary VISA card</b>				
<b>1.1.</b>	<b>Issuance of primary VISA card with standard design</b>				
1.1.1.	Issuance of card (with smart chip) (takes up to 7 business days for Bishkek, 10 business days for regions)	Free of charge		Free of charge	
1.1.2.	Fee for urgent issuance/reissuance (takes approx. 2 business days, available only in Bishkek)	600	10	1500	25
1.1.3.	Annual card maintenance fee for the 1 <sup>st</sup> year	300	5	1000	15
1.1.4.	Annual card maintenance fee for the 2 <sup>nd</sup> and following years	250	4	1000	15
1.1.5.	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 the supplementary card)	350	5	800	12
1.1.6.	Fee for primary card renewal	Free of charge		Free of charge	
1.1.7.	Reissuance of primary card in case of lost / stolen / blocked or damaged card <sup>2</sup>	300	5	400	6
<b>1.2.</b>	<b>Issuance of primary VISA card with individual design</b> (takes approximately 15 business days)				
1.2.1.	Issuance of card with individual design (When ordering cards with individual design minimum balance applies and annual maintenance fee for the 2 <sup>nd</sup> and subsequent years, as the cards with the standard design, according to the tariffs. Fee for the annual maintenance for the 1 <sup>st</sup> year does not apply)	800	12	n/a	
1.2.2.	Fee for primary card renewal with individual design	400	6	n/a	
1.2.3.	Reissuance of primary card with individual design in case of lost / stolen / blocked or damaged card <sup>2</sup>	800	12	n/a	
1.2.4.	Fee for the transfer of funds from the card tied to e-wallet "Elsom"	0,15%		0,15%	
<b>2.</b>	<b>In KICB and Friendly network<sup>3</sup></b>				
2.1.	Cash withdrawal fee in ATMs and POS-terminals	0,5%		0,5%	
2.2.	Cash withdrawal fee for technical or allowed overdraft <sup>4</sup>	1,5%		1,5%	
2.3.	A card-to-card money transfer (if CARDEX is available <sup>5</sup> )	Free of charge		Free of charge	
2.4.	Payments for goods and services	Free of charge		Free of charge	
<b>2.5.</b>	<b>Card account statements</b>				
2.5.1.	Balance inquiry	Free of charge		Free of charge	
2.5.2.	Mini-statement	Free of charge		Free of charge	
2.5.3.	SMS – notification ( monthly service fee)	80	1	Free of charge	
2.5.4.	E-mail – notification	Free of charge		Free of charge	
2.5.5.	Fee for utilities (in Friendly ATM network only)	5	0,1	5	0,1
<b>3.</b>	<b>In other banks' network</b>				
3.1.	Cash withdrawal fee in ATMs and POS-terminals	1% (min KGS 250)	1% (min USD 3)	1% (min KGS 250)	1% (min USD 3)
3.2.	Cash withdrawal fee for technical or allowed overdraft <sup>4</sup>	1,5% (min KGS 250)	1,5% (min USD 3)	1,5% (min KGS 250)	1,5% (min USD 3)
3.3.	A card-to-card money transfer (if CARDEX is available <sup>5</sup> )	15	0,3	15	0,3
3.4.	Payments for goods and services <sup>6</sup>	Free of charge		Free of charge	
3.5.	Fee for utilities (in ATMs)	5	0,1	5	0,1
<b>3.6.</b>	<b>Card account statements</b>				
3.6.1.	Balance inquiry	60	0,8	60	0,8
3.6.2.	Mini-statement	60	0,8	60	0,8
<b>4.</b>	<b>Operations by cards issued by other banks in KICB devices</b>				
4.1.	Cash withdrawal in KICB ATMs	Free of charge		Free of charge	

4.2.	Payments for goods and services in KICB POS-terminals	Free of charge	Free of charge
<b>5.</b>	<b>Card blocking</b>		
5.1.	Temporary blocking	Free of charge	Free of charge
5.2.	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
5.3.	Card unblocking	Free of charge	Free of charge
<b>6.</b>	<b>Other fees</b>	<b>(KGS)</b>	
6.1.	Fee for return of captured KICB card from KICB ATM (no later than 5 business days <sup>7</sup> )	100	
6.2.	Fee for urgent return of KICB card, captured by KICB ATM in Bishkek, in 1 day period	800	
6.3.	Fee for return of KICB card, captured by other bank's ATM (Card shall be returned after planned cash collection of ATM, max. in 60 (sixty) day period)	250	
6.4.	Fee for considering KICB customer claim/dispute on transaction made in KICB and Friendly network. (Standard term of considering is 30 days <sup>7</sup> )	100	
6.5.	Fee for considering KICB customer claim/dispute on transaction made in other banks' network. (Standard term of considering is 30 days)	500	
6.6.	Fee for providing photo report from KICB ATM for KICB customers (no later than 5 business days <sup>7</sup> )	250	
6.7.	Fee for providing photo report from KICB ATM for customers of other banks (no later than 5 business days <sup>7</sup> )	800	
6.8.	Fee for considering claim/dispute on transaction from cardholders of other banks (Standard term of considering is 30 days <sup>7</sup> )	700	
6.9.	Fee <sup>8</sup> for return of card issued by other bank, captured by KICB ATM (Card shall be returned after planned cash collection of ATM, max. in 60 (sixty) day period)**	500	
6.10	Fee <sup>8</sup> for urgent return of card issued by other bank, captured by KICB ATM (Card shall be returned after planned cash collection of ATM, max. in 2 business days period <sup>7</sup> )**	800	

<sup>1</sup> All bank fees include a sales tax of 2%.

<sup>2</sup> Re-issuance upon expiration of the card is possible if the card expires no earlier than 2 (two) months after the client contacts the Bank.

<sup>3</sup> This fee also applies to networks of banks that are members of Friendly network of VISA. The list of banks participating in the Friendly Network is available on the official website of the bank [www.kicb.net](http://www.kicb.net).

<sup>4</sup> Cash withdrawal from borrowed funds is only possible when conducting transactions with the card in KICB devices and third-party banks.

<sup>5</sup> CARDEX is a local card-to-card money transfer system.

<sup>6</sup> In the case of Card transactions in a currency other than the currency of the Card account, conversion is carried out taking into account the exchange rate premium of up to 3% of the official rate of the Payment system. In the Operations Register, the amount of the completed Card transaction is reflected taking into account the exchange rate premium on the date of the Card transaction using the Cards.

<sup>7</sup> Since an application for dispute transaction is submitted. Moreover, the commission for consideration of the application is withheld even if the appeal was false / unfounded.

<sup>8</sup> If the name of the cardholder is embossed on the card and the client is authenticated.

CARDHOLDER

Bank

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### Standard spending (daily) limits<sup>8</sup>:

CARD TYPE	Daily Limits								Single transaction limit
	ATM		Manual Cash		E-commerce <sup>9,10</sup>		ATM		Manual Cash
	Amount	Number of operations	Amount	Number of operations	Amount	Number of operations	Amount	Number of operations	Amount
VISA Classic in KGS	160 000	10	320 000	5	160 000	10	160 000	10	50 000
VISA Classic in USD	2 000	10	4 000	5	2 000	10	2 000	10	-
VISA Gold in KGS	160 000	10	1 600 000	5	160 000	10	160 000	10	50 000
VISA Gold in USD	2 000	10	20 000	5	2 000	10	2 000	10	-

<sup>8</sup> Daily limits for cards Visa Electron, Visa Classic may be extended upon written request of the customer to the level of card Visa Gold.

<sup>9</sup> Remote payment for goods and services includes the types of payments that do not require the physical presence of the card for payment, ie, reservation services in hotel complexes by fax, the payment by phone or by mail (MOTO: mail order / telephone order), etc.

<sup>10</sup> 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.

### Standard deposit limits for VISA cards:

Type of card	Daily limits	
	Amount	Number of operations
	ATM	
VISA Classic in KGS	685 000	10
VISA Classic in USD	10 000	10
VISA Gold in KGS	685 000	10
VISA Gold in USD	10 000	10