



KICB

KYRGYZ INVESTMENT
AND CREDIT BANK

APPROVED

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Chief Operation Officer Mazhar UI Hasan

TARIFFS ON BANK SERVICES FOR RETAIL, CORPORATE CUSTOMERS AND INDIVIDUAL ENTREPRENEURS

1.	Account opening and maintenance	
1.1	Current account opening (for individuals)	100 KGS
1.2	Current account opening (for legal entities and private entrepreneurs)	500 KGS
1.3	Current account opening for loan/ deposit	free of charge
1.4	Current account maintenance (for legal entities and private entrepreneurs)	300 KGS (in case of any account turnover during one month)
1.5	Current account maintenance (for individuals)	free of charge
1.6	Current account maintenance for Bank-client system (for individuals, legal entities and private entrepreneurs, meanwhile commission fee stated in 1.3 para is not applicable)	300 KGS (regardless of any account turnover during one month)
1.7	Minimal irreducible account balance (for legal entities)	500 KGS
1.8	Negative rate for customer's EUR account balances	By decision of Management
2.	Money Transfers	
2.1	Outgoing payments in KGS	
2.1.1	Clearing (payment receipt time from 9:00 till 11:00)/ via Bank-client system	
	for amounts less than 20, 000 (inclusive)	5 KGS/5 KGS
	for amounts 20,000 – 100, 000 (inclusive)	30 KGS/25 KGS
	for amounts 100,000 – 500,000 (inclusive)	50 KGS/45 KGS
	for amounts 500,000 - 1,000,000 (inclusive)	60 KGS/60 KGS
2.1.2	Gross (payment receipt time from 9:00 till 15:00)/ via Bank-client system	100 KGS/90 KGS
2.1.3	Payment through direct debiting	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/EURO max. 300 USD/EURO
2.2.2	Payments value "Same day" (payment receipt time from 9:00 till 14:30)	0,2% min. 20 USD/EURO max. 300 USD/EURO
2.2.3	Outgoing payments in USD with condition "OUR-OUR" (guaranteed transfer of the whole amount)	Basic commission fee + 25 USD
2.3	Outgoing payments in USD with condition "BEN" (all costs by beneficiary)	
2.3.1	Payments value "Same day" (payment receipt time from 9:00 till 14:30)	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 15.00)	RUB: 0,1%, min. 600 RUB, max. 12 000 RUB KZT: 0,1%, min. 4 000 KZT, max. 75 000 KZT
2.5	Outgoing payments in another currency	GBP: 0,2%, min. 30 GBP, max. 300 GBP CHF: 0,2%, min. 30 CHF, max. 300 CHF CNY: 0,2%, min. 200 CNY, max. 2 000 CNY TJS: 0,2%, min. 10 TJS, max. 100 TJS
2.5.1	Bank's internal payments (including regional Branches and sub-branches)	free of charge
2.5.2	Incoming payments	free of charge
3.	Banking investigation on payments, payment return, amendments, payment cancellation	
3.1	Foreign Currency	
3.1.1	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
3.1.2	in EUR and other currencies	50 EURO
	for request received 60+ days after value date	75 EURO
	for request received 180+ days after value date	100 EURO
3.1.3	National Currency	50 KGS
4.	Cash Operations	
4.1.	Cash withdrawal	
4.1.1	Cash withdrawal in KGS	0,3% (min.100 KGS for legal entitites and individual entrepreneurs)
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 withdrawals made at the expense of cash (for individuals)	free of charge
4.1.4	Cash withdrawal made at the expense of cash,within the last 6 months (for legal entities and private entrepreneurs)	free of charge
4.1.5	Cash withdrawal made at the expense of cash, before the last 6 months (for legal entities and private entrepreneurs)	by current Bank tariffs
4.1.6	Retail loan disbursement (for individuals, legal entities and private entrepreneurs)	0,5%
4.2	Cash deposit	
4.2.1	Repayment of credits or replenishment of deposits in national and foreign currency, including repayment with cash in terminals	free of charge
4.2.2	Cash deposit in national and foreign currency by account owner	free of charge
4.2.3	Local and foreign currencies cash deposit by third party to the customer's account in the branch other than where the account was opened (for legal entities and private entrepreneurs)	0.1% , min 20 KGS
4.2.4	Cash deposit in foreign currencies is applied for cash transfers (including internal transfers) except cash deposit more than 6 months for legal entities and private entrepreneurs	commission is set by Bank on daily basis
4.2.5	Cash deposit in foreign currencies to the customer's account within KICB cash-in terminals	0,25% *
4.2.6	Cash deposit of dilapidated and small vallue banknotes in foreign currency (USD, EUR, RUB, KZT)	1%

4.2.7	Money counting and counterfeit detection at customer's request without subsequent depositing of money to account	0,1%, min.10 USD
4.2.8	Cash deposit fee in national currency, in case of unsorted denominations **	0,1%, min 20 KGS
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 checkbook	150 KGS
6.2	Account statements and bank documents	
6.2.1	Regular account statements, including statements via i-Bank and statements sent by SWIFT	free of charge
6.2.2	Banking documents (payment transactions, prepare of payment transactions, copies of archive documents etc.) and notifications (account opening/closing, capital stock payment etc.) as per client's request	150 KGS per document
6.3	Banking documents and notifications about existence account, deposit and balance of account	
6.3.1	for individuals. In addition KICB provides free insurance voucher Jubilee Kyrgyzstan Insurance Company ***	500 KGS per document ****
6.3.2	for legal entities and private entrepreneurs	150 KGS per document
6.4	Reply to external audit inquiry of the customer	150 KGS+ commissions to send the documents according to the tariffs of the courier service
6.5	Cash flow account notification	500 KGS
6.6	The duplicate of any confirmation, certificates and other documents referred to cash flow account (in case if the language of document is differ from original document in Russian / English)	50% from amount per each document
7.	Bank-client system	
7.1	Connection to system	1 000 KGS
7.2	Visit of Bank officer for technical issue related to system working in case of client's fault (visit is made in proximity to branch location to which application on technical issue was submitted. Expenses related to visit of technical staff of the bank are paid by client)	500 KGS
7.3	Device for storage of electronic digital signature keys E-token Pro (1 pc.) by request of client	6 000 KGS
7.4	Re-issuance of E-token in case of loss, damage and other occasions, leading the inability to use the device (1 pc.)	6 000 LGS
8.	I-bank 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	safe box dimension 20 x 230 x 360 60 x 230 x 500	1 month- 1 500 KGS 3 month - 3 000 KGS 6 month - 5 000 KGS 12 month - 8 000 KGS

9.2	safe box dimension 100 x 230 x 360 130 x 230 x 500	1 month- 2 000 KGS 3 month- 4 000 KGS 6 month - 7 000 KGS 12 month - 10 000 KGS
9.3	safe box dimension 200 x 230 x 360 *****	1 month-3 000 KGS 3 month- 6 000 KGS 6 month - 10 000 KGS 12 month - 15 000 KGS
9.4	safe box dimension 300 x 230 x 360 210 x 230 x 500	1 month - 4 000 KGS 3 month- 8 000 KGS 6 month - 12 000 KGS 12 month - 20 000 KGS
9.5	safe box dimension 500 x 230 x 360 *****	1 month - 6 000 KGS 3 month - 12 000 KGS 6 month - 18 000 KGS 12 month - 30 000 KGS
9.6	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"
9.7	Penalties for lost key	100 USD
10	Storage of valuables from customer	Subject to agreement
11	Cash collection	Subject to agreement

Notes:

All commission fees mentioned above are valid while executing the contract/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 the client's transactions.

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.

All bank commission fees for non-financial services are subject to VAT of 12% and included in the tariffs.

* Commission for bank services payed within KICB cash- in terminals is not subject to the NSP

** Bank reserves the right to accept or reject unsorted denominations. In case Bank accepts unsorted denominations, a cash deposit fee will be applied according the article # 4.2.3

*** The voucher issued by Jubilee Kyrgyzstan Insurance Company gives you the opportunity to receive free insurance policy for medical expenses abroad. Detailed information on the Bank's website: www.kicb.net

**** Amount is inclusive of all taxes, fees and other payments provided for by the legislation of the Kyrgyz Republic.

***** Apply only for safe boxes in Bishkek South branch

Bank

Customer

BANK NOTES

Maker _____ Date « _____ » _____

Signature _____