

SCHEDULE OF TARIFFS FOR VISA CARDS FOR VISA BUSINESS¹

(effective from 01 May, 2014)

Transaction / service		Card type	
		Visa Business (KGS) (USD)	
1.	Issuance of primary / supplementary VISA card		
1.1.	Issuance of card (with smart chip) (takes approximately 5 business days)	Free of charge	
1.2.	Fee for urgent issuance / reissuance (including card maintenance fee for the 1 st year) (takes approximately 2 business days, available only in Bishkek)	2000	40
1.3.	Annual card maintenance fee for the 1 st year	600	12
1.4.	Annual card maintenance fee for Merchants for the 1 st year	Free of charge	Free of charge
1.5.	Annual card maintenance fee for the 2 nd and the following years	600	12
1.6.	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)	2500	50
1.7.	Minimum Balance for Merchants (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)	0	0
1.8.	Fee for primary / supplementary card renewal	Free of charge	
1.9.	Reissuance of primary / supplementary card in case of lost / stolen / blocked or damaged card	600	12
2.	In KICB and Friendly network²		
2.1.	Cash withdrawal fee in ATMs and POS-terminals (Max cash withdrawal limit is KGS 15 000 or USD 350)	0.5%	0.5%
2.2.	Cash withdrawal fee for technical or allowed overdraft	0.5%	0.5%
2.3.	A card-to-card money transfer (CARDEX ³ system)	Free of charge	Free of charge
2.4.	Payments for goods and services	Free of charge	Free of charge
2.5.	Card account statements		
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)	60	1.5
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
3.	In other banks' network		
3.1.	Cash withdrawal fee in ATMs and POS-terminals	1% (min. fee KGS 150)	1% (min. fee USD 3)
3.2.	Cash withdrawal fee for technical or allowed overdraft	1% (min. fee KGS 150)	1% (min. fee USD 3)
3.3.	A card-to-card money transfer (if CARDEX is available)	15	0.3
3.4.	Payments for goods and services	Free of charge	Free of charge
3.5.	Fee for utilities	5	0.1

3.6.	Card account statements		
3.6.1	Balance inquiry	40	1
3.6.2.	Mini-statement	40	1
4.	Cards issued by other banks in KICB network		
4.1.	In KICB ATMs	Free of charge	Free of charge
4.2.	In KICB POS terminals	Free of charge	Free of charge
5.	Card blocking		
5.1.	Temporary blocking	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	
5.3.	Card unblocking	Free of charge	
6.	Other fees	KGS	USD
6.1.	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	3
6.2.	Fee for urgent return of card, captured by KICB ATM in Bishkek, in 1 day period	500	10
6.3.	Fee for considering customer claim/dispute on transaction made in KICB and Friendly network. (Standard term of considering is 30 days)	100	2
6.4.	Fee for considering customer claim/dispute on transaction made in other banks' network. (Standard term of considering is 30 days)	250	5
6.5.	Fee for return of captured card from KICB ATM (no later than 5 business days) ⁴	100	2
6.6.	Fee for return of captured money from KICB ATM (no later than 5 business days) ⁴	100	2
6.7.	Fee for providing photo report from KICB ATM (no later than 10 days)	100	2
6.8.	Fee for providing photo report from KICB ATM for customers of other banks (no later than 10 days)	500	10

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

2. This fee also applies to networks of banks that are members of Friendly network of VISA. As of 01.05.2014 Friendly network VISA comprises the following banks: CJSC "KICB", OJSC "Bakai Bank", OJSC "Ayil Bank", CJSC "Bank Asia", OJSC "DosCredo Bank", OJSC "Finance Credit Bank", CJSC Bank "Bai-Tushum".

3. CARDEX is a card-to-card money transfer system.

4. Since an application for dispute transaction is submitted

Company

Bank

Standard spending (daily) limits ¹:

CARD TYPE	Daily Limits								Single transaction limit
	ATM		Manual Cash		E-commerce^{2;3}		Purchase		Money transfer and utility payment
	Amount	Number of operations	Amount	Number of operations	Amount	Number of operations	Amount	Number of operations	Amount
VISA Business in KGS	100 000	10	200 000	5	100 000	10	100 000	10	50 000
VISA Business in USD	2 000	10	4 000	5	2 000	10	2 000	10	-

1. Daily limits for Visa Business card may be extended upon written request of the customer.
2. 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.
3. 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.