APPROVED
By Minutes of the Management Board of Keremet Bank OJSC
No. 686 dated 06 November 2025

Section No. 5. Basic Tariffs for Credit Operations for Individuals, Legal Entities, and Individual Entrepreneurs.

Notes :
- All fees mentioned in this document are effective at the time of the conclusion of the agreement and may be revised by the Bank unilaterally.
- All fees are indicated inclusive of all taxes and charges in accordance with the current legislation of the Kyrgyz Republic.
- The Bank reserves the right to modify and set individual tariffs.

Tariff code	Serial No.	Name of the service	Basic tariff	Remarks
051100	1.1.	Cash withdrawal of credit funds from the current account	0.5% of the loan/credit line amount	Except for the following loans, for which this fee is not charged: • all types of mortgage loans; • business development loans issued under state/government and social programs to individual clients and individual entrepreneurs; • loans for employees of Keremet Bank OJSC; • loans under the "SME Support" product.
052000	**2.**	**Application review**		
052100	2.1.	Review of loan/credit line applications	0 KGS	
052200	2.2.	Fee for application review in case of refusal to receive the loan/credit line from the moment of signing the loan agreement/framework agreement until the moment of receiving the funds	1% of the loan/credit line amount.	*Charged in case the client refuses to receive the loan funds*
053000	**3.**	**Fee for amending the terms of the contract/agreement at the client's request, related to:**		
053100	3.1.	change of the currency of the credit product	*For retail segment and SME clients: 5,000 KGS; For corporate clients:*	
053200	3.2.	extension or modification of the loan/credit line repayment terms not related to loan/credit line restructuring	0.1%–5% of the outstanding principal debt, but not less than 5,000 KGS.	*The fee is charged if a positive decision is made by the Bank's authorized*

053300	3.3.	replacement/removal of collateral and/or guarantor from the credit obligations *(except in cases of collateral replacement when more than 50% of the principal debt on the loan/credit line has been repaid)*	*For retail segment and SME clients: 2,000 KGS; For corporate clients: 0.1%–5% of the outstanding principal debt, but not less than 2,000 KGS.*	*body. (For items 3.1, 3.2, and 3.3, fees are not charged if the Bank's authorized body makes a positive decision regarding a Borrower whose activities have been affected by the negative consequences of an external economic shock.)*
053400	3.4.	implementation by the pledgor of redevelopment/re-equipment/legalization in case of (additional) construction or changes to the technical parameters of the pledged real estate		
053500	3.5.	extension of the deadlines for submission by the Borrower/Pledgor of original title or other required documents		
054000	**4.**	**Fee for granting consent for a second-priority lien in connection with refinancing of the loan by another financial and credit organization (FCO)**	5% of the repaid principal amount of the loan/credit line	
055000	**5.**	**Fee for providing original title documents for the pledged property**	1000 KGS	except for the cases specified in items 3.3, 3.4, and 3.5.
056000	**6.**	**Fee for providing documents from the Bank for submission to competent authorities regarding movable/immovable property (replacement of state license plates, restoration of duplicate title documents, issuance of a certificate of payments made for obtaining a tax deduction on mortgage loans, etc.).**	300 KGS	
056100	6.1.	Fee for providing documents from the Bank for submission to competent authorities regarding movable/immovable property (replacement of state license plates, restoration of duplicate title documents, issuance of a certificate of payments made for obtaining a tax deduction on mortgage loans, etc.) for employees of organizations serviced under a payroll project with Keremet Bank OJSC.	200 KGS	

057000	**7.**	**Fee for providing certificates on the status and outstanding amount of the loan, and statements of the borrower's loan accounts**	300 KGS	Providing a certificate/statement once a month for individuals and individual entrepreneurs is free of charge (for clients during the servicing period of their loans).
058000	**8**	**Fee for providing duplicate statements, reference materials, and conducting archival inquiries in the Bank regarding credit operations upon the request of the borrower, pledgor, or guarantor.**	500 KGS	
059000	**9.**	**Fee for rescheduling the loan repayment date at the Borrower's request, except for the cases specified in item 2.**	500 KGS	