КЕРЕМЕТБАНК

APPROVED
By Minutes of the Management Board of Keremet Bank OJSC
No. 60 dated 27 November 2025

Section No. 1. Basic tariffs for settlement and cash services for individuals;

Notes:
- All fees mentioned in this document are valid as of the date of signing the agreement and may be revised by the Bank unilaterally.
- All fees are charged in the national currency of the Kyrgyz Republic or in the account currency at the exchange rate of the National Bank of the Kyrgyz Republic on the day of the transaction.
- All fees are indicated inclusive of all taxes and charges in accordance with the current legislation of the Kyrgyz Republic.
- The Bank has the right to additionally charge fees of other banks and other third-party fees arising in the course of performing the client's operations.
- The Bank reserves the right to change and set individual tariffs.

Tariff code	Serial No.	Name of the service	Basic tariff	Remarks
011000	**1.**	Account opening and maintenance		
011100	1.1.	Account opening	0 KGS	
011200	1.2.	Account maintenance (if one or more transactions are performed per month)	0 KGS	
011300	1.3.	Minimum balance	0 KGS	
011400	1.4.	Fee for an inactive account	100 KGS	The fee is charged for each account if the account has been inactive for six months or more. The fee is debited in the amount of the account balance, but not more than 100 KGS.
011500	1.5.	Account closure	0 KGS	
011600	1.6.	Reactivation of a previously closed account	200 KGS	
011700	1.7.	Issuance of certificates (the cost is indicated per certificate)	300 KGS	
011800	1.8.	Issuance of copies of documents from the archive	200 KGS	
011900	1.9.	Issuance of duplicates of personal accounts and payment documents upon the client's request:		
011910	1.9.1.	– within 30 days from the date of the transaction	100 KGS	
011920	1.9.2.	– after 30 days from the date of the transaction	200 KGS	
111100	1.10.	Issuance of powers of attorney to the Bank's clients (for individuals)	100 KGS	
111110	1.11.	Provision of account statements (the cost is indicated per account)	100 KGS	
012000	**2.**	**Cash services**		
012100	2.1.	Cash withdrawal:		When cashing out more than 10,000 USD or the equivalent in EUR, RUB, or KZT, a request must be submitted one day in advance by phone or email. (Note added)

012110	2.1.1.	*Within the amount of previously deposited cash funds in all currencies*	0 KGS	
012120	2.1.2.	*Payout of a term deposit in cash when the funds were credited by non-cash means*	In accordance with clauses 2.1.3–2.1.7.	When paying out a term deposit upon maturity or in the case of a partial withdrawal, the Bank has the right to charge a cash-withdrawal fee in accordance with the tariffs in effect at the time the deposit term ends.
012130	2.1.3.	*Kyrgyz Som*	0,2 % of the amount	
012140	2.1.4.	*US Dollars*	1,0% of the amount	up to and including 300 USD – 0.5% of the amount per month, over 300 USD
012150	2.1.5.	*Euro*	0,2 % of the amount	
012160	2.1.6.	*Russian Ruble*	0,5 % of the amount	
012170	2.1.7.	*Kazakhstani Tenge*	0,7 % of the amount	
012180	2.1.8.	Cash withdrawal in the national currency from card accounts through the Bank's cash desk — without presenting the card	0,3% of the amount, min. 50 KGS	
012200	2.2.	Cash deposit in foreign currency (conversion to non-cash funds)	According to the Bank's tariffs	The fee is established on a daily basis. It is charged on the day the transfer is sent.
012300	2.3.	Cash counting and banknote authenticity verification at the client's request without subsequent deposit to the account	0,1% of the amount, min. 500 KGS	
012400	2.4.	Fee for accepting worn foreign-currency banknotes (USD, EUR, RUB, KZT), as well as U.S. dollar banknotes issued before 2006 that have not lost their status as legal tender.	2,5% of the amount	The Bank reserves the right to refuse the acceptance of worn foreign-currency banknotes.
013000	**3.**	**Cashless payments with and without account opening for individuals and legal entities**		
013100	**3.1.**	**Outgoing payments in Kyrgyz Soms**		
013110	3.1.1.	Clearing (payment acceptance time from 9:00 to 11:00)		
013111	3.1.1.1.	*for amounts up to 20,000 KGS*	10 KGS	
013112	3.1.1.2.	*for amounts from 20,001 KGS to 100,000 KGS*	30 KGS	
013113	3.1.1.3.	*for amounts from 100,001 KGS to 500,000 KGS*	50 KGS	
013114	3.1.1.4.	*for amounts from 500,001 KGS to 1,000,000 KGS*	65 KGS	
013115	3.1.1.5.	*for amounts over 1,000,001 KGS*	150 KGS	
013120	3.1.2.	Gross (payment acceptance time from 9:00 to 15:00)	150 KGS	
013200	**3.2.**	**Outgoing payments under the "OUR" condition (all fees paid by the sender, payment acceptance until 16:00)**		
013210	3.2.1.	Outgoing payments in US Dollars		
013211	3.2.1.1.	*Same-day receipt and processing (payment acceptance time from 9:00 to 16:00)*	0,2% of the amount, min 20 USD, max 250 USD	Main fee
013212	3.2.1.2.	*Payments under the guaranteed "OUR" condition*	Main fee + 50 USD	
013220	3.2.2.	Outgoing payments in Euros		
013221	3.2.2.1.	*Same-day receipt and processing (payment acceptance time from 9:00 to 16:00)*	0,15% of the amount, min. 20 EUR, max. 200 EUR	Main fee

013222	3.2.2.2.	*Payments under the guaranteed "OUR" condition*	Main fee + 50 EUR	
013300	**3.3.**	**Outgoing payments under the "BEN" condition (all fees paid by the beneficiary)**		
013310	3.3.1.	*Outgoing payments in US Dollars under the "BEN" condition*	0,15% of the amount, min. 20 USD, max. 100 USD	
013320	3.3.2.	*Outgoing payments in Euros under the "BEN" condition*	0,15% of the amount, min. 25 EUR, max. 150 EUR	
013400	**3.4.**	***Outgoing payments in other currencies***		
013410	3.4.1.	Outgoing payments in Kazakhstani Tenge (payment acceptance until 16:00)	0,1% of the amount, min. 1000 KZT, max. 3000 KZT	
013420	3.4.2.	Outgoing payments in Russian Rubles (payment acceptance until 16:00)	0,10% of the amount, min. 500 RUB, max. 3000 RUB	
013430	3.4.3.	Outgoing payments in Chinese Yuan (payment acceptance until 16:00)	0,15% of the amount, min. 100 CNY, max. 1500 CNY	
013440	3.4.4.	Outgoing payments in Arab Dirhams (payment acceptance until 16:00)	0,2% of the amount, min 100 USD, max 300 USD	
013450	3.4.5.	Outgoing payments in other currencies	0,15% of the amount, min. 20 USD, max. 250 USD	
014000	**4.**	**Recalls or amendments, as well as payment investigations**		
014100	4.1.	*Kyrgyz Som*	200 KGS	
014200	4.2.	*Russian Ruble / Kazakhstani Tenge*	50 USD	
014300	4.3.	*Chinese Yuan*	150 CNY	
014400	4.4.	*US Dollars / Euro / Turkish Lira / Arab Dirhams*	100 USD	
015000	**5.**	**Transfers within the branch network of Keremet Bank OJSC with account opening**		
015100	5.1.	*Kyrgyz Som*	20 KGS	
015200	5.2.	*US Dollars*	1 USD	
015300	5.3.	*Euro*	1 EUR	
015400	5.4.	*Russian Ruble*	1 USD	
015500	5.5.	*Kazakhstani Tenge*	1 USD	
015600	5.6.	*In other currencies*	1 USD	
015700	5.7.	*Replenishment of one's own account in any currency*	0 KGS; USD EUR	
016000	**6.**	**Transfers within a single branch of Keremet Bank OJSC with account opening**		

016100	6.1.	*Payments in all currencies*	0 KGS; USD EUR	
017000	**7.**	**Money transfers via the local "Shumkar" system within the branch network of Keremet Bank OJSC without account opening for individuals**		
017100	7.1.	*Kyrgyz Som*	0,1% of the amount, min. 50 KGS	No fee is charged for cash withdrawal when receiving the transfer.
018000	**8.**	**Credit of incoming cashless funds in all currencies**	**0 KGS**	
019000	**9.**	**Acceptance of payments in favor of third parties (without account opening)**	**30 KGS**	
019100	9.1.	**Acceptance of tax payments and insurance contributions**		
019110	9.1.1.	up to 5,000 KGS	30 KGS	
019120	9.1.2.	from 5,001 KGS to 10,000 KGS	40 KGS	
019130	9.1.3.	from 10,001 KGS to 100,000 KGS	50 KGS	
019140	9.1.4.	over 100,001 KGS	0,05% of the amount	
110000	**10.**	**Conversion operations**	**At the Bank's current exchange rate**	**Exchange rates are set on a daily basis**
111000	**11.**	**Transfers for individuals without account opening via international money transfer systems**	**According to the system's tariffs.**	**The commission amount depends on the transfer amount and the destination country.**
112000	**12.**	**Sending of account statements, debit and credit advices, confirmations, and other documents**		
112100	12.1.	Facsimile communication		
112110	12.1.1.	*within Bishkek*	0 KGS	
112120	12.1.2.	*within Kyrgyzstan*	100 KGS/ 1page	
112130	12.1.3.	*international communication*	300 KGS/1 page	
112200	12.2.	Postal delivery	20 KGS + actual expenses	
113000	**13.**	**Operations with government securities**		
113100	13.1.	For residents of the Kyrgyz Republic	0 KGS	
113200	13.2.	For non-residents	0,2% of the transaction amount, max. 2 000 KGS	