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

Section No. 2. Basic tariffs for settlement and cash services for legal entities and individual entrepreneurs:

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
- 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 executing the client's transactions.
- The Bank reserves the right to change and set individual tariffs.

Tariff code	Serial No.	Name of the service	Basic tariff	Remarks
021000	**1.**	**Account opening and maintenance**		
021100	1.1.	Account opening	0 KGS	
021200	1.2.	Account maintenance (if one or more transactions are performed per month)	100 KGS	If the client has multiple accounts, the fee is charged for each account.
021300	1.3.	Opening of a savings account	100 KGS	
021400	1.4.	Minimum balance requirement for legal entities and individual entrepreneurs	0 KGS	
021500	1.5.	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.
021600	1.6.	Account closure	0 KGS	
021700	1.7.	Reactivation of a previously closed account	200 KGS	
021800	1.8.	Issuance of a checkbook (25 sheets)	100 KGS	
021900	1.9.	Issuance of certificates	300 KGS	The cost is indicated per certificate
221100	1.10.	Issuance of copies of documents from the archive	200 KGS	The cost per page of the document
221110	1.11.	Issuance of duplicates of personal accounts and payment documents upon the client's request:		
221111	1.11.1.	– within 30 days from the date of the transaction	100 KGS	
221112	1.11.2.	– after 30 days from the date of the transaction	200 KGS	
221120	1.12.	Provision of account statements (the cost is indicated per account)	0 KGS	
022000	**2.**	**Cash services**		
022100	2.1.	**Cash withdrawal:**		When cashing out more than 10,000 USD or the equivalent in EUR, RUB, or KZT, it is necessary to submit a request one day in advance by phone or email.
022110	2.1.1.	*Within the amount of previously deposited cash funds in all curren*	0 KGS	

022120	2.1.2.	*Payment of a term deposit in cash when funds were credited by non-cash means*	In accordance with clauses 2.1.4–2.1.8	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.
022130	2.1.3.	*For funds credited to legal entities' accounts through merchant acquiring (as payment for goods and services via POS terminals):*	0 KGS	
022140	2.1.4.	*Kyrgyz Som*	0,2 % of the amount	
022150	2.1.5.	*US Dollars*	1,0% of the amount	
022160	2.1.6.	*Euro*	2,0% of the amount	
022170	2.1.7.	*Russian Ruble*	0,5% of the amount	
022180	2.1.8.	*Kazakhstani Tenge*	0,7% of the amount	
022200	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.
022300	2.3.	Cash deposit by third parties into the account within one region (for legal entities)	0 KGS	
022400	2.4.	Cash deposit by third parties into the account at a branch located in a different region from where the account was opened (for legal entities)	0,1% of the amount, min. 30 KGS	
022500	2.5.	Cash counting and banknote authenticity verification at the client's request without subsequent deposit to the account	0,1% of the amount, мин 500 KGS	
022600	2.6.	Fee for accepting worn banknotes in foreign currencies (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.
023000	**3.**	**Cashless payments with account opening**		
023100	**3.1.**	**Outgoing payments in Kyrgyz Soms**		
023110	3.1.1.	Clearing (payment acceptance time from 9:00 to 11:00)		
023111	3.1.1.1.	*for amounts up to 20,000 KGS*	10 KGS	
023112	3.1.1.2.	*for amounts from 20,001 KGS to 100,000 KGS*	30 KGS	
023113	3.1.1.3.	*for amounts from 100,001 KGS to 500,000 KGS*	50 KGS	
023114	3.1.1.4.	*for amounts from 500,001 KGS to 1,000,000 KGS*	65 KGS	
023115	3.1.1.5.	*for amounts over 1,000,001 KGS*	150 KGS	
023120	3.1.2.	**Gross (payment acceptance time from 9:00 to 15:00)**	150 KGS	
023200	**3.2.**	**Outgoing payments under the "OUR" condition (all fees paid by the sender, payment acceptance until 16:00)**		
023210	3.2.1.	Outgoing payments in US Dollars		
023211	3.2.1.1.	*Same-day receipt and processing (payment acceptance time from 9*	0,2% of the amount, min 20 USD, max 250 USD	Main fee
023212	3.2.1.2.	*Payments under the guaranteed "OUR" condition*	Основная комиссия + 50 USD	

023220	3.2.2.	Outgoing payments in Euros		
023221	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
023222	3.2.2.2.	*Payments under the guaranteed "OUR" condition*	Main fee + 50 EUR	
023300	**3.3.**	***Outgoing payments under the "BEN" condition (all fees paid by the beneficiary)***		
023310	3.3.1.	*Outgoing payments in US Dollars under the "BEN" condition*	0,15% of the amount, min 20 долл. США, max 100 долл. США	
023320	3.3.2.	*Outgoing payments in Euros under the "BEN" condition*	0,15% of the amount, min 25 EUR , max 150 EUR	
023400	**3.4.**	***Outgoing payments in other currencies***		
023410	3.4.1.	*Outgoing payments in Kazakhstani Tenge (payment acceptance until 16:00)*	0,1% of the amount, min. 1000 KZT, max. 3000 KZT	
023420	3.4.2.	*Outgoing payments in Russian Rubles (payment acceptance until 16:00)*	0,10% of the amount, min. 500 RUB, max 3000 RUB	
023430	3.4.3.	*Outgoing payments in Chinese Yuan (payment acceptance until 16:00)*	0,15% of the amount, min. 100 CNY, max. 1500 CNY.	
023440	3.4.4.	*Outgoing payments in Arab Dirhams (payment acceptance until 16:00)*	0,2% of the amount, min 100 USD, max 300 USD	
023450	3.4.5.	*Outgoing payments in other currencies*	0,15% of the amount, min. 20 USD, max. 250 USD	
024000	**4.**	**Recalls or amendments, as well as payment investigations**		
024100	4.1.	*Kyrgyz Som*	200 KGS	
024200	4.2.	*Russian Ruble / Kazakhstani Tenge*	50 USD	
024300	4.3.	*Chinese Yuan*	150 CNY	
024400	4.4.	*US Dollars / Euro / Turkish Lira / Arab Dirhams*	100 USD	
025000	**5.**	**Transfers within the branch network of Keremet Bank OJSC with account opening**		
025100	5.1.	*Kyrgyz Som*	20 KGS	
025200	5.2.	*US Dollars*	1 USD	
025300	5.3.	*Euro*	1 EUR	
025400	5.4.	*Russian Ruble*	1 USD	
025500	5.5.	*Kazakhstani Tenge*	1 USD	
025600	5.6.	*In other currencies*	1 USD	

025700	5.7.	*Replenishment of one's own account in any currency*	0 KGS; USD EUR	
026000	**6.**	**Transfers within a single branch of Keremet Bank OJSC with account opening**		
026100	6.1.	Payments in all currencies	0 KGS	
027000	**7.**	**Credit of incoming cashless funds in all currencies**	**0 KGS**	
028000	**8.**	**Acceptance of payments in favor of third parties (without account opening)**	**30 KGS**	
028100	8.1.	**Acceptance of tax payments and insurance contributions**		
028110	8.1.1.	up to 5,000 KGS	30 KGS	
028120	8.1.2.	from 5,001 KGS to 10,000 KGS	40 KGS	
028130	8.1.3.	from 10,001 KGS to 100,000 KGS	50 KGS	
028140	8.1.4.	over 100,001 KGS	0,05% of the amount	
029000	**9.**	**Conversion operations**	**At the Bank's current exchange rate**	**Exchange rates are set on a daily basis**
210000	**10.**	**Sending of account statements, debit and credit advices, confirmations, and other documents**		
210100	10.1.	Facsimile communication		
210110	10.1.1.	within Bishkek	0 KGS	
210120	10.1.2.	within Kyrgyzstan	100 KGS/1стр.	
210130	10.1.3.	international communication	300 KGS/1стр.	
210200	10.2.	**Postal delivery**	20 KGS + actual expenses	
211000	**11.**	**Operations with government securities**		
211100	11.1.	For residents of the Kyrgyz Republic	0,2% of the transaction amount, max. 2 000 KGS	
211200	11.2.	For non-residents	0,2% of the transaction amount, max. 2 000 KGS	