



Approved by the Protocol of the Management Board of OJSC "Keremet Bank" №17(6) dated 17.03.2020 Amendments and additions were made by the Protocol of the Management Board of OJSC "Keremet Bank" №41(5) dated 03.09.2024 Amendments and additions were made by the Protocol of the Management Board of OJSC "Keremet Bank" №32(6) dated 03.06.2025 Amendments and additions were made by the Protocol of the Management Board of OJSC "Keremet Bank" №38(5) dated 17.07.2025

RATES FOR BANK SERVICES OF OJSC "KEREMET BANK" FOR INDIVIDUALS AND LEGAL ENTITIES

	Description of services	Cost in the bank office	Cost through "Internet banking" system
1.	Account opening and maintenance		
1.1.	Account opening	free	
1.2.	Account management (if there is one or more transactions per month)		
1.2.1.	For individuals	free	
1.2.2.	For legal entities and individual entrepreneurs*	100 som	
1.3.	Minimum balance on accounts for legal entities and individual	0 som	
1.4.	Commission for an inactive account**	100 som	
1.5.	Account closure	free	
1.6.	Recovering of previously closed account	200 som	
1.7.	Exchange bureau service	500 som	
2.	Cash service		
2.1.	Cash withdrawal		
2.1.1.	Kyrgyz som		
	For individuals and legal entities	0,2%	
	To the extent of previously deposited cash within 1 calendar year (from the date of the contribution of funds for 12 months) in the region where the account was opened****	free	
	For funds received in the accounts of legal entities in trade acquiring (as payment for goods and services through POS – terminals)	free	
2.1.2.	US dollars		
	For individuals and legal entities	1,0%	
	To the extent previously deposited cash within 1 calendar year (12 months from the date of deposit) in the region where the account was opened****	free	
	For individuals entities, funds received by non-cash transfer	Up to 300 US dollars inclusive- 0,5% of the amount per month, over 300 US dollars - 1% of the amount;	
2.1.3.	Euro		
	For individuals and legal entities	2,0%	
	To the extent of previously deposited cash within 1 calendar year (12 months from the date of deposit) in the region where the account was opened****	free	
2.1.4.	Russian ruble		
	For individuals and legal entities	0,5%	
	To the extent of previously deposited cash within 1 calendar year (from the date of the contribution of funds for 12 months) in the region where the account was opened****	free	
2.1.5.	Kazakh tenge		
	For individuals and legal entities	0,7%	
	To the extent of previously deposited cash within 1 calendar year (from the date of the contribution of funds for 12 months) in the region where the account was opened****	free	
2.2.	Cash withdrawal from a current account ***	0,5%	
2.3.	Cash deposit in foreign currency (de-cashing)	Fee is established on a daily basis. Charged on the day the transfer is sent	

	In Russian rubles in the amount up to 10,000 rubles	free	
2.4.	Cash deposit by third parties to the account, within one region» (for legal entities)	free	
2.4.1	Cash deposit by third parties to an account in a branch other than the region where the account is opened» (for legal entities)	0,1% (min 30 KGS)	
2.5.	Recalculation of funds at the request of the client without subsequent payment of funds to the account	0,1% of the amount, min 500 som	
2.5.1	Cash collection and recalculation of funds at the request of the client with subsequent deposit into the account	0.1% to 0.5% of the amount, min.1000s. during working hours, min.3000s. after working hours	
2.6.	Providing a machine to recount cash and determine the authenticity of banknotes for bank customers (only if the client deposits money into the account)	free	
2.7.	Commission for accepting dilapidated notes in foreign currency (USD, EUR, RUB, KZT)	2,5% of the amount	
3.	Cashless payments with and without opening a customer account to an account with another bank for individuals and legal entities		
3.1.	Outgoing payments in Kyrgyz soms		
3.1.1.	Clearing (payment acceptance time from 9:00 to 11:00)		
	for amounts up to 20 000 soms	10 som	10 som
	for amounts from 20 001 to 100 000 soms	30 som	30 som
	for amounts from 100 001 soms to 500 000 soms	50 som	50 som
	for amounts from 500 001 soms to 1 000 000 soms	65 som	65 som
3.1.2.	Gross (payment acceptance time from 9:00 to 15:00)	150 som	150 som
3.2.	Outgoing payments with the condition "OUR" (all expenses are at the expense of the sender, payment is accepted until 16:00)		
3.2.1.	Outgoing payments in US dollars		
3.2.1.1.	Reception and sending "Day to day" (the time of receipt of payment from 9:00 to 16:00)	0,2%, min 20 US dollars, max 250 US dollars	0,2%, min 20 US dollars, max 250 US dollars
3.2.1.2.	Payments with the condition guaranteed "OUR"	Main fee + 50 US dollars	Main fee + 50 US dollars
3.2.2.	Outgoing payments in Euro		
3.2.2.1.	Reception and sending "Day to day" (the time of receipt of payment from 9:00 to 16:00)	0,15%, min 20 Euro, max 200 Euro	0,15%, min 20 Euro, max 200 Euro
3.2.2.2.	Payments with the condition guaranteed "OUR"	Main fee + 50 euro	Main fee + 50 euro
3.3.	Outgoing payments with the condition "BEN" (all expenses are at the expense of the recipient)		
3.3.1.	Outgoing payments in US dollars with the condition "BEN"	0,15%, min 20 US dollars, max 100 US dollars	0,15%, min 20 US dollars max 100 US dollars
3.3.2.	Outgoing payments in Euro with the condition "BEN"	0,15%, min 25 Euro, max 150 Euro	0,15%, min 25 Euro , max 150 Euro
3.4.	Outgoing payments in other currencies		
3.4.1.	Outgoing payments in Kazakh tenge (acceptance of payments until 16:00)	0,1%, min 1000 tenge, max 3000 tenge	0,1%, min 1000 tenge, max 3000 tenge
3.4.2.	Outgoing payments in Russian rubles (acceptance of payments until 16:00)	0,1%, min 500 rubles, max 3000 rubles	0,1%, min 500 rubles, max 3000 rubles
3.4.3.	Outgoing payments in RMB (acceptance of payments before 16:00)	0,15%, min 100CNY max 1500 CNY	0,15%, min 100CNY max 1500 CNY
3.4.4.	Outgoing payments in other currencies	0,15%, min 20 US dollars, max 250 US dollars	0,15%, min 20 US dollars, max 250 US dollars
3.5.	Transfers within the branch network of OJSC "Keremet Bank" with account opening ***		
3.5.1.	For legal entities		
	Kyrgyz som	20 som	20 som
	U.S. Dollars	1 US dollars	1 US dollars

	Euro	1 euro	1 euro
	Russian ruble	1 US dollars	1 US dollars
	Kazakh tenge	1 US dollars	1 US dollars
	In other currencies	1 US dollars	1 US dollars
3.5.2.	For individuals		
	Kyrgyz som	20 som	free
	U.S. Dollars	1 US dollars	free
	Euro	1 euro	free
	Russian ruble	1 US dollars	free
	Kazakh tenge	1 US dollars	free
	In other currencies	1 US dollars	free
3.5.3.	Top-up your own account in any currencies	free	free
3.6.	Money transfers through the local "Shumkar" system within the branch network of JSC 'Keremet Bank' without opening an account for individuals (No fee is charged for cash withdrawal upon receiving the transfer)		
	Kyrgyz som	0,1% of the amount, min 50 som	0,1% of the amount, min 50 som
3.7.	Transfers for individuals and legal entities within the same branch of OJSC "Keremet Bank" with account opening		
	Payments in all currencies	free	free
3.8.	Crediting received cashless funds in all currencies		
		free	
3.9	Money transfers from Elcard payment cards to the "Mir" PS and PSP cards		0.5% of the transaction amount
4.	Accepting payments in favor of 3 persons (without opening an account)		
		30 som	
4.1.	4.1. Acceptance of tax payments and insurance payments:		
	Up to 5 000 soms	30 som	
	From 5001 soms to 10 000 soms	40 som	
	From 10 001 soms to 100 000 soms	50 som	
	More than 100 001 soms	0,05% of payment amount	
5.	Conversion operations		
		Courses are set on a daily basis.	
6.	Feedback or changes, as well as a payment investigation		
	In Kyrgyz soms	200 som	
	Russian ruble / Kazakh tenge	50 US dollars	
	US dollars / Euros/Chinese yuan/Turkish lira	100 US dollars	
7.	Transfers for individuals without opening an account using money transfer systems		
	Gold Crown (\$, €, rub.), Western Union (\$, rub) Unistream (\$, €, rub., Som), Contact (\$, €, rub).	Fees depend on the amount according to the system rates	
8.	Renting an individual bank safe. Discounts for renting for a period of more than 90 days - 10%, more than 180 days - 20%, more than 365 days - 30%)		
8.1.	Case size 7 x 12 x 54 cm	10 som/day	
8.2.	Case size 3 x 24 x 34 cm	10 som/day	
8.3.	Case size 5.5 x 24 x 34 cm	11 som/day	
8.4.	Case size 7 x 24 x 34 cm	11 som/day	
8.5.	Case size 7 x 24 x 54 cm	13 som/day	
8.6.	Case size 10.5 x 24 x 34 cm	13 som/day	
8.7.	Case size 12 x 24 x 34 cm	13 som/day	
8.8.	Case size 14 x 24 x 54 cm	15 som/day	
8.9.	Case size 15.5 x 24 x 34 cm	15 som/day	
8.10.	Case size 17 x 24 x 34 cm	15 som/day	
8.11.	Case size 7 x 29.5 x 43 cm	15 som/day	
8.12.	Case size 12 x 29.5 x 59.5 cm	15 som/day	
8.13.	Case size 17 x 29.5 x 43 cm	15 som/day	
8.14.	Case size 20 x 29.5 x 59.5 cm	15 som/day	
8.15.	Case size 28 x 24 x 34 cm	20 som/day	
8.16.	Case size 43 x 29.5 x 59.5 cm	20 som/day	
8.17.	Case size 45 x 59.5 x 59.5 cm	25 som/day	

8.18.	Safe (2 locks)	25 som/day	
8.19.	Cabinets (2 locks)	20 som/day	
8.20.	Cabinets (1 lock)	15 som/day	
8.21.	Insurance deposit	2000 som	
8.22.	Penalty for the loss of the key to the deposit safe deposit box	3000 som	
8.23.	Penalty for untimely release of the safe deposit box after the expiration of the lease	50 soms for each overdue day and no more than 1000 soms	
9.	Internet banking (for individuals, legal entities)*		
9.1.	System connection	free	
9.2.	Subscription fee	free	
10.	Provision of certificates, forms and documents		
10.1.	Issuance of a checkbook	100 som	
10.2.	Issuance of certificates (cost is indicated for 1 account)	300 som	
10.3.	Issuing a copy of documents from the archive	200 som	
10.4.	Issue of duplicate personal accounts, payment documents at the request of the client		
	<i>up to 30 days from the date of transaction</i>	100 som	
	<i>over 30 days from the date of transaction</i>	200 som	
10.5.	Issuance of powers of attorney to customers of the Bank (for individuals)	100 som	
10.6.	Providing account statements (cost is indicated for 1 account)		
10.6.1.	<i>For legal entities and individual entrepreneurs</i>	free	free
10.6.2.	<i>For individuals</i>	100 som	free
11.	Forwarding account statements, debit and credit memos, confirmations, etc.		
11.1.	Fax		
	<i>within the city of Bishkek</i>	free	
	<i>within Kyrgyzstan</i>	100 som/1page.	
	<i>international communication</i>	300 som/1page	
11.2.	Mailing list	20 som + actual expenses	
12.	Operations with Government Securities		
12.1.	For individuals		
	<i>residents</i>	free	
	<i>non-residents</i>	0.2% of the transaction amount, max 2000 soms	
12.2.	For legal entities		
	<i>residents</i>	0.2% of the transaction amount, max 2000 soms	
	<i>non-residents</i>	0.2% of the transaction amount, max 2000 soms	

* For the Bank customers using the account within the framework of Salary Project, and for the legal entities and individual entrepreneurs using the account to obtain a loan and to repay loan interest - free of cha

**The Commission is deducted if the account has been inactive for six months or more. The Commission is charged in the amount of the account balance, but no more than 100 som

*** Except for the following loans, for which this commission is not charged:

- all types of mortgage loans;
 - business development loans issued within the framework of state/government and social programs to clients, individuals and individual entrepreneurs;
 - loans for employees of OJSC "Keremet Bank";
- the "SME Support" product.

• Loans under

**** - Chui region and the city of Bishkek;

- Issyk-Kul region;
- Naryn region;
- Talas region;
- Jalal-Abad region;
- Osh region and the city of Osh;
- Batken region.

Remarks:

- All fees mentioned in this document are valid at the time of the conclusion of the agreement and can be reviewed by the Bank unilaterally.
- All fees are charged in the national currency of the Kyrgyz Republic or in the currency of the account at the rate of the National Bank of the Kyrgyz Republic on the day of the operation.
- All fees are indicated taking into account all taxes and fees in accordance with the current legislation of the Kyrgyz Republic.
- Bank has right to additionally charge commissions of other banks and other commissions of third parties arising from the execution of customer operations.
- Bank reserves the right to change and set individual tariffs.