

Approved by the Protocol of the Management Board of OJSC "Keremet Bank" No.23(2) dated 11.04.2023

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

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Main fee + 50 US dollars Main fee + 50 US do	0.04	Outroing normonto in HC dellars		
2-1.1. Payments with the condition guaranteed "DUR" Man fee + 50 US delates Man fee + 50	3.2.1.	Outgoing payments in OS dollars		
2.2.2.1 Company payments in Euro	3.2.1.1.	Reception and sending "Day to day" (the time of receipt of payment from 9:00 to 16:00)		
2.2.1. Reception and sending "Dey to day" (the time of recept of payment from 9.00 to 16.00) 0,15%, min 20 Euro, max 200 Euro 0,15%, min 20 Euro, max 200 Euro 0,15%, min 20 Euro, max 200 Euro 0,15%, min 20 Euro, max 100 Euro, ma	3.2.1.2.	Payments with the condition guaranteed "OUR"	Main fee + 50 US dollars	Main fee + 50 US dollars
### 202 Care ##	3.2.2.	Outgoing payments in Euro		
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3.5.1, For legal entities	3.4.4.	Outgoing payments in other currencies		dollars may 250 LIS
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)	3.5.	Transfers within the branch network of OJSC "Keremet Bank" with account opening ***		
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S.5.2, For Individuals				
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Russian ruble Kazakh tenge I US dollars free Kazakh tenge In other currencies 1 US dollars free I US dollars free free 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) 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) Money transfers for individuals and legal entities within the same branch of OJSC "Keremet Bank" with account opening Fayments in all currencies 3.0 Crediting received cashiess funds in all currencies free 7. Transfers for individuals and legal entities within the same branch of OJSC "Keremet Bank" with account opening From 3.9 Money transfers from Elicard payment cards to the "Mir" PS and PSP cards 4. Acceptance of tax payments in favor of 3 persons (without opening an account) 4. Acceptance of tax payments and insurance payments for the Savings Bank No. 049-01-01 (Dordoi): Up to 5 000 soms From 10 001 soms to 10 000 soms From 10 001 soms to 100 000 soms Ocoversion operations Courses are set on a daily basis. 6. Feedback or changes, as well as a payment investigation In Kyrgyz soms Russian ruble / Kazakh tenge So US dollars US dollars / Euros 7. Transfers for individuals without opening an account using money transfer systems 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%) 1.1. Case size 7 x 12 x 54 cm 10 somiday 1.2. Case size 3 x 24 x 3 x dm 10 somiday				
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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				
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3.2. Case size 3 x 24 x 34 cm 10 som/day	8.1.			
3.3. Case size 5.5 x 24 x 34 cm 11 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	
	1	50 soms for each overdue day and	
8.23.	Penalty for untimely release of the safe deposit box after the expiration of the lease	no more than 1000 soms	
		no more than 1000 soms	
9.	Internet banking (for individuals, legal entities)*		
9.1.	System connection 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		
	up to 30 days from the date of transaction	100 som	
	over 30 days from the date of transaction	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.	For legal entities and individual entrepreneurs	free	free
10.6.2.	For individuals	100 som	free
11.	Forwarding account statements, debit and credit memos, confirmations, etc.	<u>, </u>	
11.1.	Fax		
	within the city of Bishkek	free	
	within Kyrgyzstan	100 som/1page.	
	international communication	300 som/1page	
11.2.	Mailing list	20 som + actual expenses	
12.	Operations with Government Securities	·	
12.1.	For individuals		
12.1.	residents	free	
	realization		
	non-residents	0.2% of the transaction amount, max 2000 soms	
12.2.	For legal entities		
	residents	0.2% of the transaction amount, max	
	residents	2000 soms	
	nan wasidanta	0.2% of the transaction amount, max	
	non-residents	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

· Loans under

- *** 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.

- **** 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.

^{**}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