

## Tariffs for transactions with bank cards

		No. 1 Elkart				1	
1.1.	Services	Natural persons		Pensioner card		Social transfers card	
		swipe card	contactless card	swipe card	contactless card	swipe card	contactless card
1.2. 1.3	Currency of card account Validity of card	:	3 years	KGS 3 years	8 years	3 years	8 years
1.4	Account and card maintenance						
1.4.1	Crediting funds to card accounts		<del></del>	0			
1.4.2	Commission for issuing of basic card/ additional card	Free / -	200 / 200		Free	e/-	
1.4.3	Commission for re-issuance of basic card/ additional card upon expiration	Free / -         200 / 200         Free / -					
1.4.4	Commission for reissue of a card due to theft, loss, damage, change of name of a client, etc. Main card/Additional card	150 / 150	250 / 250	Free / -	100 / -	60 / -	150/-
1.4.5	Additional fee for urgent issue/ reissue of main/additional card (within 2 working days, Bishkek city) $^{\rm 1}$	200 / 200 300 / 300		100 / -	200 / -	100 / -	200 / -
1.4.6	Commission for servicing - first and subsequent years. Main / Additional card	100 / 100		Free / -	100 / -	Free / -	100/-
1.4.7	Change of PIN code (at ATMs of the Bank)			0			
1.4.8	SMS notification (monthly)			30		T	
1.4.9	Interest accrual on the balance on card accounts (annual interest rate)		-		5%	3%	
1.5	Commission for cash withdrawals via devices						
1.5.1	Withdrawal of funds at ATMs and cash withdrawal points of OJSC "Keremet Bank"		0.3%		0'	%	
1.5.2	Withdrawal of funds at ATMs and cash withdrawal points of other banks in the territory of the Kyrgyz Republic	0.6%					
1.5.3	Withdrawals from ATMs and cash withdrawal points of other banks abroad	-	1.5%	-	1.5%	-	1.5%
1.6	Commissions for non-cash transactions on card account				1		
1.6.1	Payment for purchases and services in trade and service enterprises through POS terminals	Free					
1.6.2	Commission for transfer of funds from Elkart card to Elkart card of another bank via ATM of the Bank	15 no more than 5,000 som per transaction					
1.6.3	Commission for transfer of funds from Elkart card to Elkart card of another bank via Internet banking and Mobile banking	0.5% min. 3 som					
1.6.4	Funds transfer via ATM of other banks	15					
1.7	Statements and inquiries						
1.7.1	Receipt of card account statement by e-mail			Free			
1.7.2	Requesting information on the balance of the card account via ATMs of OJSC "Keremet Bank"	0					
1.7.3	Requesting information about the balance on the card account via ATMs of other banks in the territory of the Kyrgyz Republic	5					
1.7.4	Requesting information about the status of the card account balance via ATMs of other banks abroad	-	10	-	10	-	10
1.7.5	Obtaining a statement on card account via ATMs of OJSC "Keremet Bank"			5			4
1.7.6	Obtaining a statement on card account via ATMs of other banks			7			
1.8	Suspension/resumption of transactions on the card						
1.8.1	Card blocking (without entering in "strict" stop list)			Free		-	
1.8.2	Card blocking (with entering in "strict" stop list) <sup>2</sup>		20	Free	20		20
1.8.3	Card unlocking		400	Free			100
1.8.4 <b>1.9</b>	Commission for an inactive account <sup>3</sup> Claims settlement services		100		-	· · · ·	100
1.9.1	Commission for the review of financial claims for operations						
	carried out in a third-party bank Term of consideration is up to 30 (thirty) working days.			100			
1.9.2	Commission for repayment of money forgotten by a client when conducting transactions at ATMs of OJSC "Keremetbank"			100			
1.9.3	Requesting video surveillance from ATM of OJSC "Kereme	tbank" on disputa	ble transaction conduc	ted on a clier	nt's card acco	unt	
1.9.3.1	for clients of OJSC "Keremet Bank"			500			
1.9.3.2	for third-party organizations and their clients			1000			
1.9.3.3	Requesting video surveillance in ATMs of third-party banks on controversial transactions carried out on a client's card account	1000 According to the Acquirer's tariffs					

<sup>&</sup>lt;sup>1</sup> Commission for urgent reissue of cards in the regions - within 4 working days.

<sup>&</sup>lt;sup>2</sup> Card entered in stop list cannot be unlocked and must be reissued. <sup>3</sup> Commission is charged if the account has been inactive for six months or more. Commission is charged in the amount of the account balance, but not more than 100 som.

2.2         Cur           2.3         Valia           2.4         Accord           2.4.1         Sec           2.4.2         Cre           2.4.3         Corr           2.4.4         Corr           2.4.5         and           Mai         Corr           2.4.4         Upo           2.4.5         and           Mai         Carr           2.4.6         dam           2.4.7         Bist           2.4.8         Char           2.4.9         SMI           2.4.8         Char           2.4.9         SMI           2.5         Corr           2.5.1         Witt           2.5.2         ATM           2.5.3         Corr           2.5.4         Therri           2.5.3         Corr           2.5.4         Witt           2.5.5         Corr           2.6.1         Pay           2.7.1         Mor           2.7.2         of "           2.7.3         of o           2.7.3         Sof o	ervices  urrency of card account  alidity of card  count and card maintenance  acurity deposit <sup>1</sup> editing funds to card accounts <sup>2</sup> mmission for issuing of main/additional card ithin 5 working days)  mmission for reissue of main/additional card ion expiry of card (within 5 working days)  mmission for annual service of cards in first d subsequent years ain card/additional card <sup>3</sup> mmission for reissue of card due to theft, loss, mage, change of name of client, etc. Main rd/additional card Idditional card Idditional card (within 2 working days, shkek city) <sup>4</sup> mange of PIN (at ATMs of the Bank) <i>MS</i> notification (monthly)  mmission for removal of cash via card-reading ithdrawal of funds at ATMs and POS terminals branches) of "KeremetBank" OJSC <sup>5</sup> M cash withdrawal in other banks in the ritory of the Kyrgyz Republic  M cash withdrawal in other banks abroad  Ithdrawal of funds in branches of other Banks in te territory of the Kyrgyz Republic and abroad <sup>6</sup> mmissions for non-cash transactions on card	KGS 200 200/100 400 500 20 30	3 3/1.5 8 9 0,3 0,5	KGS 5 years 1000 1000 /500 1200 1500 20 30	/ISA Gold USD 20 0 0 0 20/10 20/10 20 25 0,3 0,5 3% 3% 3% Min 1,5 3% Min 3	EURO 20 20/10 20 25 0,3 0,5 0,3% 0,5% Min 1,5 1%	KGS 50 000 20 000 3000 0,3% 0,5% Min 80 1%	VISA Infinite USD 3 years 1000 300 50 0 0 0 0 0 0 3% 3% 3% Min 1,5	EURC 1000 250 50 0,3% 0,5% Min 1, 1%
2.3         Vali           2.4         Acc           2.4.1         Sec           2.4.2         Cre           2.4.3         Corr           2.4.4         upo           2.4.5         and           2.4.6         Carr           2.4.7         mai           2.4.8         Char           2.4.7         mai           2.4.8         Char           2.4.7         mai           2.4.8         Char           2.4.9         SM3           2.5         Cor           2.5.1         Witt           2.5.2         ATN           2.5.3         ATN           2.5.4         Witt           2.5.3         Server           2.5.4         Witt           2.5.4         Witt           2.5.4         The           2.6         Cor           2.7.1         Mor           2.7.2         Rec           2.7.3         of o           Rec         Server           2.7.3         Server           2.8         Sus	alidity of card count and card maintenance courity deposit <sup>1</sup> editing funds to card accounts <sup>2</sup> mmission for issuing of main/additional card ithin 5 working days) mmission for reissue of main/additional card ion expiry of card (within 5 working days) mmission for annual service of cards in first d subsequent years ain card/additional card <sup>3</sup> mmage, change of name of client, etc. Main rd/additional card titional fee for urgent issue/ reissue of ain/additional card (within 2 working days, shkek city) <sup>4</sup> hange of PIN (at ATMs of the Bank) MS notification (monthly) mmission for removal of cash via card-reading ithdrawal of funds at ATMs and POS terminals branches) of "KeremetBank" OJSC <sup>5</sup> M cash withdrawal in other banks in the rritory of the Kyrgyz Republic M cash withdrawal in other banks abroad ithdrawal of funds in branches of other Banks in a territory of the Kyrgyz Republic and abroad <sup>6</sup>	200 200/100 400 500 20 30 <b>g device of "Ke</b> 0,3% 0,5% Min 80 1% Min 150 1%	3 3/1.5 8 9 0,3 0,5 eremetBank" O 3% 3% Min 1,5 3% Min 3	5 years           5 years           1000           1000 /500           1200           1500           20           30           JSC           0,3%           0,5%           Min 80           1%	20 0 0 20/10 20 25 0,3 0,5 3% 3% Min 1,5 3%	20 20/10 20 25 0,3 0,5 0,3% 0,5% Min 1,5 1%	50 000 20 000 3000 0,3% 0,5% Min 80 1%	3 years 3 years 1000 300 50 0 0 0 0 0 3% 3% Min 1,5 3%	1000 250 50 0,3% 0,5% Min 1, 1%
2.4         Acc           2.4.1         Sec           2.4.2         Cre           2.4.3         Cor           2.4.4         Cor           2.4.5         and           2.4.6         dam           2.4.7         mai           2.4.6         dam           2.4.7         mai           2.4.8         Cha           2.4.7         mai           Bist         2.4.7           2.4.8         Cha           2.4.9         SM:           2.5         Cor           2.5.1         Witt           2.5.2         ATN           2.5.3         ATN           2.5.4         Witt           2.5.3         Serv           2.5.4         Witt           2.5.7         Star           2.5.8         Witt           2.7.1         Mor           2.7.2         Rec           2.7.3         of o           Q         Rec           2.7.3         Serv	count and card maintenance curity deposit <sup>1</sup> editing funds to card accounts <sup>2</sup> ommission for issuing of main/additional card ithin 5 working days) ommission for reissue of main/additional card on expiry of card (within 5 working days) ommission for annual service of cards in first d subsequent years ain card/additional card <sup>3</sup> ommission for reissue of card due to theft, loss, mage, change of name of client, etc. Main rd/additional card in/additional card in/additional card ditional fee for urgent issue/ reissue of ain/additional card (within 2 working days, shkek city) <sup>4</sup> nange of PIN (at ATMs of the Bank) MS notification (monthly) ommission for removal of cash via card-reading ithdrawal of funds at ATMs and POS terminals branches) of "KeremetBank" OJSC <sup>5</sup> M cash withdrawal in other banks abroad ithdrawal of funds in branches of other Banks in a territory of the Kyrgyz Republic	200/100 400 500 20 30 <b>j device of "Ke</b> 0,3% 0,5% Min 80 1% Min 150 1%	3/1.5 8 9 0,3 0,5 9 0,3 0,5 9 9 0,3 0,5 9 9 0,3 0,5 9 0,3 0,5 9 0,3 0,5 9 0,3 0,5 9 0,3 0,5 9 0,3 0,5 9 0,5 9 0,5 9 0,5 0 5 9 0,5 0 5 9 0,5 0 5 9 0,5 0 5 9 0,5 0 5 9 0,5 0 5 9 0,5 0 5 9 0,5 0 5 9 0,5 0 5 9 0,5 0 5 9 0,5 0 5 0 5 0 5 0 5 0 5 0 5 0 5 0 5 0 5	1000 1000 /500 1200 1500 20 30 JSC 0,3% 0,5% Min 80 1%	0 0 20/10 20 25 0,3 0,5 3% 3% Min 1,5 3%	20/10 20 25 0,3 0,5 0,3% 0,5% Min 1,5 1%	20 000 3000 0,3% 0,5% Min 80 1%	1000           300           50           0           0           0           3%           3%           Min 1,5           3%	250 50 0,3% 0,5% Min 1, 1%
2.4.1         Sec           2.4.2         Cre           2.4.3         Corr           2.4.4         Upo           2.4.5         Add           A.4.6         Corr           2.4.5         Add           Add         Corr           2.4.6         Corr           2.4.7         main           2.4.8         Charr           2.4.8         Charr           2.4.8         Charr           2.4.9         SM3           2.5         Corr           2.5.1         Witt           2.5.2         ATN           2.5.3         ATN           2.5.4         Witt           2.5.3         Corr           2.5.4         Witt           2.5.7         Star           2.5.8         Witt           2.7.1         Mor           2.7.2         Rec           2.7.3         of o           Q         Rec           2.7.3         of o           Rec         Sus	ecurity deposit <sup>1</sup> editing funds to card accounts <sup>2</sup> mmission for issuing of main/additional card ithin 5 working days) ommission for reissue of main/additional card on expiry of card (within 5 working days) mmission for annual service of cards in first id subsequent years ain card/additional card <sup>3</sup> ommission for reissue of card due to theft, loss, mage, change of name of client, etc. Main rd/additional card Iditional fee for urgent issue/ reissue of ain/additional card (within 2 working days, shkek city) <sup>4</sup> hange of PIN (at ATMs of the Bank) <i>A</i> S notification (monthly) <b>ommission for removal of cash via card-reading</b> ithdrawal of funds at ATMs and POS terminals branches) of "KeremetBank" OJSC <sup>5</sup> "M cash withdrawal in other banks in the rritory of the Kyrgyz Republic "M cash withdrawal in other banks abroad ithdrawal of funds in branches of other Banks in a territory of the Kyrgyz Republic and abroad <sup>6</sup>	200/100 400 500 20 30 <b>j device of "Ke</b> 0,3% 0,5% Min 80 1% Min 150 1%	3/1.5 8 9 0,3 0,5 eremetBank" O 3% 3% Min 1,5 3% Min 3	1000 /500 1200 1500 20 30 JSC 0,3% 0,5% Min 80 1%	0 0 20/10 20 25 0,3 0,5 3% 3% Min 1,5 3%	20/10 20 25 0,3 0,5 0,3% 0,5% Min 1,5 1%	20 000 3000 0,3% 0,5% Min 80 1%	300 50 0 0 3% 3% Min 1,5 3%	250 50 0,3% 0,5% Min 1, 1%
2.4.2         Cre           2.4.3         Con (witt           2.4.3         Con (witt           2.4.4         Upo           2.4.5         and Mai           2.4.6         Con           2.4.7         Bish           2.4.8         Cha           2.4.7         Bish           2.4.8         Cha           2.4.7         Bish           2.4.8         Cha           2.4.7         Bish           2.4.8         Cha           2.4.9         SM3           2.5         Cor           2.5.1         Witt           2.5.2         ATM           2.5.3         ATM           2.5.4         Witt           2.5.4         Witt           2.5.4         Pay           2.6.1         Pay           2.7.1         Mor           2.7.2         of "           2.7.3         of o           Q         Rec           2.7.3         of o           Rec         Sus	editing funds to card accounts <sup>2</sup> ommission for issuing of main/additional card ithin 5 working days) ommission for reissue of main/additional card on expiry of card (within 5 working days) ommission for annual service of cards in first d subsequent years ain card/additional card <sup>3</sup> ommission for reissue of card due to theft, loss, mage, change of name of client, etc. Main rd/additional card diditional fee for urgent issue/ reissue of ain/additional card (within 2 working days, shkek city) <sup>4</sup> nange of PIN (at ATMs of the Bank) <i>M</i> S notification (monthly) <b>Dommission for removal of cash via card-reading</b> ithdrawal of funds at ATMs and POS terminals branches) of "KeremetBank" OJSC <sup>5</sup> "M cash withdrawal in other banks in the rritory of the Kyrgyz Republic "M cash withdrawal in other banks abroad ithdrawal of funds in branches of other Banks in a territory of the Kyrgyz Republic and abroad <sup>6</sup>	200/100 400 500 20 30 <b>j device of "Ke</b> 0,3% 0,5% Min 80 1% Min 150 1%	3/1.5 8 9 0,3 0,5 eremetBank" O 3% 3% Min 1,5 3% Min 3	1000 /500 1200 1500 20 30 JSC 0,3% 0,5% Min 80 1%	0 0 20/10 20 25 0,3 0,5 3% 3% Min 1,5 3%	20/10 20 25 0,3 0,5 0,3% 0,5% Min 1,5 1%	20 000 3000 0,3% 0,5% Min 80 1%	300 50 0 0 3% 3% Min 1,5 3%	250 50 0,3% 0,5% Min 1, 1%
2.4.3         Corr (witt           2.4.3         Corr (witt           2.4.4         Corr           2.4.5         and Mai           2.4.6         Corr           2.4.6         Corr           2.4.7         Mai           2.4.8         Char           2.4.9         SMI           2.4.9         SMI           2.5         Corr           2.5.1         Witt (in the corr           2.5.2         ATM terri           2.5.3         ATM           2.5.4         Witt the corr           2.6.1         Pay serv           2.7         Star           2.7.1         Mor           2.7.2         of "           2.7.3         of o corr           2.7.3         Set o corr           2.7.3         Set o corr           2.7.3         Set o corr	mmission for issuing of main/additional card ithin 5 working days) mmission for reissue of main/additional card ion expiry of card (within 5 working days) mmission for annual service of cards in first d subsequent years ain card/additional card <sup>3</sup> mmission for reissue of card due to theft, loss, mage, change of name of client, etc. Main rd/additional card diditional fee for urgent issue/ reissue of ain/additional card (within 2 working days, shkek city) <sup>4</sup> nange of PIN (at ATMs of the Bank) <i>I</i> S notification (monthly) mmission for removal of cash via card-reading thdrawal of funds at ATMs and POS terminals branches) of "KeremetBank" OJSC <sup>5</sup> M cash withdrawal in other banks in the rritory of the Kyrgyz Republic M cash withdrawal in other banks abroad	400 500 20 30 <b>g device of "Ke</b> 0,3% 0,5% Min 80 1% Min 150 1%	8 9 0,3 0,5 eremetBank" O 3% 3% Min 1,5 3% Min 3	1200 1500 20 30 <b>JSC</b> 0,3% 0,5% Min 80 1%	0 0 20/10 25 0,3 0,5 3% 3% Min 1,5 3%	20 25 0,3 0,5 0,3% 0,5% Min 1,5 1%	3000 0,3% 0,5% Min 80 1%	50 0 0 3% 3% Min 1,5 3%	50 0,3% 0,5% Min 1 1%
2.4.3         (witi           2.4.4         Corr           2.4.5         and           Mai         Corr           2.4.6         and           Mai         Corr           2.4.6         dam           2.4.7         mai           Bish         Corr           2.4.7         mai           Bish         Corr           2.4.7         mai           Bish         Corr           2.4.8         Cha           2.4.9         SMi           2.5         Corr           2.5.1         Witt           2.5.2         ATN           2.5.3         ATN           2.5.4         Witt           2.5.4         Witt           2.5.4         Pay           2.6.1         Pay           2.7.1         Mor           2.7.2         Rec           0.7         Star           2.7.3         of o           Rep         2.8	ithin 5 working days) pmmission for reissue of main/additional card ion expiry of card (within 5 working days) pmmission for annual service of cards in first d subsequent years ain card/additional card <sup>3</sup> pmmission for reissue of card due to theft, loss, mage, change of name of client, etc. Main rd/additional card iditional fee for urgent issue/ reissue of ain/additional card (within 2 working days, shkek city) <sup>4</sup> hange of PIN (at ATMs of the Bank) MS notification (monthly) pmmission for removal of cash via card-reading ithdrawal of funds at ATMs and POS terminals branches) of "KeremetBank" OJSC <sup>5</sup> TM cash withdrawal in other banks in the rritory of the Kyrgyz Republic TM cash withdrawal in other banks abroad ithdrawal of funds in branches of other Banks in a territory of the Kyrgyz Republic and abroad <sup>6</sup>	400 500 20 30 <b>g device of "Ke</b> 0,3% 0,5% Min 80 1% Min 150 1%	8 9 0,3 0,5 eremetBank" O 3% 3% Min 1,5 3% Min 3	1200 1500 20 30 <b>JSC</b> 0,3% 0,5% Min 80 1%	0 20/10 20 25 0,3 0,5 3% 3% Min 1,5 3%	20 25 0,3 0,5 0,3% 0,5% Min 1,5 1%	3000 0,3% 0,5% Min 80 1%	50 0 0 3% 3% Min 1,5 3%	50 0,3% 0,5% Min 1 1%
2.4.4         upo           2.4.5         and           2.4.5         and           2.4.5         and           2.4.6         dam           2.4.7         mai           Bist         carc           2.4.7         mai           Bist         2.4.7           2.4.7         mai           Bist         2.4.7           Dist         Cor           2.4.7         Mai           Bist         2.4.7           Mai         Bist           2.4.8         Cha           2.4.9         SM:           2.5         Cor           2.5.1         Witt           2.5.2         ATN           2.5.3         ATN           2.5.4         Witt           2.5.4         Witt           2.6.1         Pay           serv         2.7           2.7         Star           2.7.2         of o           Q         Or           2.7.3         of o           Rec         Sus	on expiry of card (within 5 working days) pommission for annual service of cards in first d subsequent years ain card/additional card <sup>3</sup> pommission for reissue of card due to theft, loss, image, change of name of client, etc. Main rd/additional card lditional fee for urgent issue/ reissue of ain/additional card (within 2 working days, shkek city) <sup>4</sup> hange of PIN (at ATMs of the Bank) <i>I</i> S notification (monthly) <b>pommission for removal of cash via card-reading</b> ithdrawal of funds at ATMs and POS terminals branches) of "KeremetBank" OJSC <sup>5</sup> TM cash withdrawal in other banks in the rritory of the Kyrgyz Republic TM cash withdrawal in other banks abroad ithdrawal of funds in branches of other Banks in a territory of the Kyrgyz Republic and abroad <sup>6</sup>	400 500 20 30 <b>g device of "Ke</b> 0,3% 0,5% Min 80 1% Min 150 1%	8 9 0,3 0,5 eremetBank" O 3% 3% Min 1,5 3% Min 3	1200 1500 20 30 <b>JSC</b> 0,3% 0,5% Min 80 1%	20/10 20 25 0,3 0,5 3% 3% Min 1,5 3%	20 25 0,3 0,5 0,3% 0,5% Min 1,5 1%	3000 0,3% 0,5% Min 80 1%	50 0 0 3% 3% Min 1,5 3%	50 0,3% 0,5% Min 1 1%
2.4.5         and Mai           2.4.6         Corn dan carc           2.4.6         Add           2.4.7         Bist           2.4.8         Cha           2.4.7         Bist           2.4.8         Cha           2.4.9         SMI           2.5         Cor           2.5.1         Witt (in t           2.5.2         ATN           2.5.3         ATN           2.5.4         Witt the           2.6.1         Pay serv           2.7         Star           2.7.1         Mor           2.7.2         of "           2.7.3         of o           Rec         of "           2.7.3         Sus	d subsequent years ain card/additional card <sup>3</sup> mmission for reissue of card due to theft, loss, mage, change of name of client, etc. Main rd/additional card ditional fee for urgent issue/ reissue of ain/additional card (within 2 working days, shkek city) <sup>4</sup> nange of PIN (at ATMs of the Bank) <i>I</i> S notification (monthly) <b>formission for removal of cash via card-reading</b> ithdrawal of funds at ATMs and POS terminals branches) of "KeremetBank" OJSC <sup>5</sup> "M cash withdrawal in other banks in the rritory of the Kyrgyz Republic "M cash withdrawal in other banks abroad ithdrawal of funds in branches of other Banks in e territory of the Kyrgyz Republic and abroad <sup>6</sup>	400 500 20 30 <b>g device of "Ke</b> 0,3% 0,5% Min 80 1% Min 150 1%	8 9 0,3 0,5 eremetBank" O 3% 3% Min 1,5 3% Min 3	1200 1500 20 30 <b>JSC</b> 0,3% 0,5% Min 80 1%	20 25 0,3 0,5 3% 3% Min 1,5 3%	20 25 0,3 0,5 0,3% 0,5% Min 1,5 1%	3000 0,3% 0,5% Min 80 1%	50 0 0 3% 3% Min 1,5 3%	50 0,3% 0,5% Min 1 1%
2.4.6         dam carc           2.4.7         Add mai Bisk           2.4.8         Cha           2.4.9         SM:           2.5         Cor           2.5.1         Witt (in b           2.5.2         ATM terri           2.5.3         XTM terri           2.5.4         Witt the           2.6.1         Pay serv           2.7         Star           2.7.1         Mor           2.7.2         of "           2.7.3         of o           2.7.3         So o           2.8         Sus	mage, change of name of client, etc. Main rd/additional card dditional fee for urgent issue/ reissue of ain/additional card (within 2 working days, shkek city) <sup>4</sup> nange of PIN (at ATMs of the Bank) <u>AS notification (monthly)</u> <b>ommission for removal of cash via card-reading</b> ithdrawal of funds at ATMs and POS terminals branches) of "KeremetBank" OJSC <sup>5</sup> TM cash withdrawal in other banks in the rritory of the Kyrgyz Republic TM cash withdrawal in other banks abroad ithdrawal of funds in branches of other Banks in e territory of the Kyrgyz Republic and abroad <sup>6</sup>	500 20 30 <b>g device of "Ke</b> 0,3% 0,5% Min 80 1% Min 150 1%	9 0,3 0,5 premetBank" O 3% 3% Min 1,5 3% Min 3	1500 20 30 <b>JSC</b> 0,3% 0,5% Min 80 1%	25 0,3 0,5 3% 3% Min 1,5 3%	25 0,3 0,5 0,3% 0,5% Min 1,5 1%	0,3% 0,5% Min 80 1%	0 0 0 3% 3% Min 1,5 3%	0,3% 0,5% Min 1 1%
Add           2.4.7         mai           Bist         Bist           2.4.9         SM: <b>2.5</b> Cor           2.5.1         Witt           2.5.2         ATM           2.5.3         ATM           2.5.4         Witt           2.5.4         Witt           2.6.1         Pay           2.7.1         Mor           2.7.2         of of "           2.7.3         of oo           2.8         Sus	Iditional fee for urgent issue/ reissue of ain/additional card (within 2 working days, shkek city) <sup>4</sup> hange of PIN (at ATMs of the Bank) AS notification (monthly) <b>Inmmission for removal of cash via card-reading</b> ithdrawal of funds at ATMs and POS terminals branches) of "KeremetBank" OJSC <sup>5</sup> "M cash withdrawal in other banks in the rritory of the Kyrgyz Republic "M cash withdrawal in other banks abroad ithdrawal of funds in branches of other Banks in e territory of the Kyrgyz Republic and abroad <sup>6</sup>	20 30 g device of "Ke 0,3% 0,5% Min 80 1% Min 150 1%	0,3 0,5 eremetBank" O 3% 3% Min 1,5 3% Min 3	20 30 JSC 0,3% 0,5% Min 80 1%	0,3 0,5 3% 3% Min 1,5 3%	0,3 0,5 0,3% 0,5% Min 1,5 1%	0,5% Min 80 1%	0 0 3% 3% Min 1,5 3%	0,5% Min 1 1%
2.4.8         Cha           2.4.9         SM:           2.5         Cor           2.5.1         Witt (in b           2.5.2         ATN terri           2.5.3         ATN           2.5.4         Witt the           2.6.1         Pay serv           2.7         Star           2.7.1         Mor           2.7.2         of "           2.7.3         of o           2.7.3         Ses           2.7.4         Sus	hange of PIN (at ATMs of the Bank) AS notification (monthly) commission for removal of cash via card-reading ithdrawal of funds at ATMs and POS terminals branches) of "KeremetBank" OJSC <sup>5</sup> TM cash withdrawal in other banks in the rritory of the Kyrgyz Republic TM cash withdrawal in other banks abroad ithdrawal of funds in branches of other Banks in e territory of the Kyrgyz Republic and abroad <sup>6</sup>	20 30 g device of "Ke 0,3% 0,5% Min 80 1% Min 150 1%	0,3 0,5 eremetBank" O 3% 3% Min 1,5 3% Min 3	20 30 JSC 0,3% 0,5% Min 80 1%	0,3 0,5 3% 3% Min 1,5 3%	0,3 0,5 0,3% 0,5% Min 1,5 1%	0,5% Min 80 1%	0 0 3% 3% Min 1,5 3%	0,5% Min 1 1%
2.4.9         SM3           2.5         Cor           2.5.1         Witt (in t           2.5.2         ATM terri           2.5.3         ATM           2.5.4         Witt the           2.6         Cor           2.6.1         Pay serv           2.7         Star           2.7.1         Mor           2.7.2         Rec of "           2.7.3         of o Rep           2.8         Sus	AS notification (monthly) pommission for removal of cash via card-reading ithdrawal of funds at ATMs and POS terminals branches) of "KeremetBank" OJSC <sup>5</sup> Th cash withdrawal in other banks in the rritory of the Kyrgyz Republic Th cash withdrawal in other banks abroad ithdrawal of funds in branches of other Banks in a territory of the Kyrgyz Republic and abroad <sup>6</sup>	30 g device of "Ke 0,3% 0,5% Min 80 1% Min 150 1%	0,5 eremetBank" O 3% 3% Min 1,5 3% Min 3	30 JSC 0,3% 0,5% Min 80 1%	0,5 3% 3% Min 1,5 3%	0,5 0,3% 0,5% Min 1,5 1%	0,5% Min 80 1%	0 3% 3% Min 1,5 3%	0,5% Min 1 1%
2.5         Cor           2.5.1         With (in b           2.5.2         ATN terri           2.5.3         ATN           2.5.4         With the           2.5.4         With the           2.6         Cor           2.6.1         Pay serv           2.7.1         Mor           2.7.2         Rec of "I           2.7.3         of o Rep           2.8         Sus	ommission for removal of cash via card-reading ithdrawal of funds at ATMs and POS terminals branches) of "KeremetBank" OJSC <sup>5</sup> M cash withdrawal in other banks in the rritory of the Kyrgyz Republic M cash withdrawal in other banks abroad ithdrawal of funds in branches of other Banks in e territory of the Kyrgyz Republic and abroad <sup>6</sup>	g device of "Ke 0,3% 0,5% Min 80 1% Min 150 1%	eremetBank" O 3% 3% Min 1,5 3% Min 3	JSC 0,3% 0,5% Min 80 1%	3% 3% Min 1,5 3%	0,3% 0,5% Min 1,5 1%	0,5% Min 80 1%	3% 3% Min 1,5 3%	0,5% Min 1 1%
2.5.1         Witt (in b (in b)           2.5.2         ATM terri           2.5.3         ATM           2.5.4         Witt the           2.5.4         Witt the           2.6.1         Pay serv           2.7         Stat           2.7.1         Mor           2.7.2         Rec of "           2.7.3         of o Rep           2.8         Sus	ithdrawal of funds at ATMs and POS terminals branches) of "KeremetBank" OJSC <sup>5</sup> "M cash withdrawal in other banks in the rritory of the Kyrgyz Republic "M cash withdrawal in other banks abroad ithdrawal of funds in branches of other Banks in e territory of the Kyrgyz Republic and abroad <sup>6</sup>	0,3% 0,5% Min 80 1% Min 150 1%	3% 3% Min 1,5 3% Min 3	0,3% 0,5% Min 80 1%	3% Min 1,5 3%	0,5% Min 1,5 1%	0,5% Min 80 1%	3% Min 1,5 3%	0,5% Min 1 1%
2.5.1         (in t           2.5.2         ATN           2.5.3         ATN           2.5.4         With           2.6.1         Pay           2.6.1         Pay           2.7         Stat           2.7.1         Mor           2.7.2         Rec           of of         Rep           2.7.3         of og           2.8         Sus	branches) of "KeremetBank" OJSC <sup>5</sup> M cash withdrawal in other banks in the rritory of the Kyrgyz Republic M cash withdrawal in other banks abroad ithdrawal of funds in branches of other Banks in e territory of the Kyrgyz Republic and abroad <sup>6</sup>	0,5% Min 80 1% Min 150 1%	3% Min 1,5 3% Min 3	0,5% Min 80 1%	3% Min 1,5 3%	0,5% Min 1,5 1%	0,5% Min 80 1%	3% Min 1,5 3%	0,5% Min 1 1%
2.5.2         terri           2.5.3         ATM           2.5.4         With the           2.6         Cor           2.6.1         Pay serv           2.7         Star           2.7.1         Mor           2.7.2         Rec of "           2.7.3         of o o           2.7.4         Rec of service	rritory of the Kyrgyz Republic M cash withdrawal in other banks abroad ithdrawal of funds in branches of other Banks in e territory of the Kyrgyz Republic and abroad <sup>6</sup>	Min 80 1% Min 150 1%	Min 1,5 3% Min 3	Min 80	Min 1,5 3%	Min 1,5 1%	Min 80 1%	Min 1,5 3%	Min 1 1%
ATM           2.5.3         ATM           2.5.4         With the           2.6         Cor           2.6.1         Pay serv           2.7         Stat           2.7.1         Mor           2.7.2         Rec of "           2.7.3         of o o           2.7.3         Stat	M cash withdrawal in other banks abroad ithdrawal of funds in branches of other Banks in e territory of the Kyrgyz Republic and abroad <sup>6</sup>	1% Min 150 1%	3% Min 3	1%	3%	1%	1%	3%	1%
2.5.4         With the           2.6         Corr           2.6.1         Pay serv           2.7         Star           2.7.1         Mor           2.7.2         Rec of "           2.7.3         of o o           2.7.4         Rec of Star           2.7.5         Star	e territory of the Kyrgyz Republic and abroad <sup>6</sup>	1%		Min 150	Min 3		M. 450		
2.5.4         the           2.6         Cor           2.6.1         Pay serv           2.7         Stat           2.7.1         Mor           2.7.2         Rec           of "         Rec           2.7.3         of o           2.7.4         Stat	e territory of the Kyrgyz Republic and abroad <sup>6</sup>		20/		iviiri o	Min 3	Min 150	Min 3	Min 3
2.6         Cor           2.6.1         Pay server           2.7         Star           2.7.1         Mor           2.7.2         Rec of "I           2.7.3         of o or           2.7.3         Server           2.7.4         Rec of server           2.7.5         Server		Min 500	3%	1%	3%	1%	1%	3%	1%
2.6.1         Pay server           2.7         Star           2.7.1         Mor           2.7.2         Rec of "           2.7.3         Rec           2.7.3         of o           2.7.4         Rec           2.7.5         Star	ommissions for non-cash transactions on card		Min 8	Min 500	Min 8	Min 8	Min 500	Min 8	Min 8
2.6.1         serv           2.7         Star           2.7.1         Mor           2.7.2         Rec           2.7.3         Rec           2.7.3         of or           2.7.3         Reg           2.7.4         Sus		account	·				•		
Service           2.7         Star           2.7.1         Mori           2.7.2         Recc           2.7.3         of "           2.7.3         of or           2.7.4         Recc           2.7.5         Susservice	syment for purchases and services in trade and	0							
2.7.1 Mor Mai 2.7.2 Rec of "l 2.7.3 of o Rep 2.8 Sus	rvice enterprises through POS terminals								
2.7.1 Mai 2.7.2 Rec of "l 2.7.3 of o Rep 2.8 Sus	atements and inquiries								
2.7.2 of "I Rec 2.7.3 of o Rep 2.8 Sus		0							
2.7.3 of o Rep 2.8 Sus	equest information about the balance via ATMs "KeremetBank" OJSC	0							
	equest information about the balance via ATMs other banks, as well as out of the Kyrgyz epublic	40	0,5	40	0,5	0,5		0	
	spension/resumption of transactions on the ca								
	emporary card blocking		0		0			0	
	ard blocking (stop list) <sup>7</sup>	20	0,3	20	0,3	0,3		0	
	ard unlocking ommission for an inactive account <sup>8</sup>	100	2	100	0	2	100	2	2
-	ommission for an inactive account <sup>®</sup>	100	2 e Key program	100	2	2	100	2	2
	imes a year <sup>9</sup>		-		-			Free	
	pre than 6 times a year		-				32 U	S-Dollars pe	r visit
	aim work services	1		1					
2.10.1 Clie "Ke	ommission for repayment of money forgotten by ient when conducting transactions at ATMs of eremetbank" OJSC				100 so				
	equest video surveillance from ATM of "Kereme	etbank" OJSC	on disputed tr	ansaction con			rd account		
	clients of "Keremetbank" OJSC				500 so				
10.2.2 for t Rec 10.2.3 Ban	third-party organization and its clients	1000 som							

<sup>&</sup>lt;sup>1</sup> Amount of the insurance deposit is blocked on card accounts at the first receipt of funds to card account. This amount become savailable when closing card account. Insurance deposit for recipients of transfers Golden Crown - 0.

<sup>&</sup>lt;sup>2</sup> Funds received through the Golden Crown system for recipients of transfers - 0; crediting of other funds for recipients of transfers Golden Crown - 0.3%.
<sup>3</sup> Commission for annual service of card: for recipients of transfers Golden Crown - 0 in first year.

 <sup>&</sup>lt;sup>4</sup> Commission for ungent reissue of cards for frecipients of transfers Golden Crown - 0 in first year.
 <sup>4</sup> Commission for urgent reissue of cards in the regions - within 4 working days
 <sup>5</sup> Withdrawal of funds from ATMs and POS terminals (branches) of "KeremetBank" OJSC for recipients of transfers Golden Crown - 0%.
 <sup>6</sup> Banks may charge an additional commission for cashing when withdrawing funds from third-party POS-terminals (cash desks).
 <sup>7</sup> Card entered in stop list cannot be unlocked and must be reissued.

<sup>&</sup>lt;sup>8</sup> 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/ruble, 2 US dollars/Euro.

<sup>&</sup>lt;sup>9</sup> The bank reserves the right to change the number of free visits.

	No.3 Visa	/ Elkart Credit					
3.1	Services	VISA C	lassic	VISA (	Gold	Elkart	
3.2	Currency of card account	KGS	USD	KGS	USD	KGS	
3.3	Validity of card			3 years			
3.4	Account and card maintenance						
3.4.1	Security deposit			0			
3.4.2	Crediting funds to card accounts			0			
3.4.3	Commission for issuing of card (within 5 working days)			0			
3.4.4	Commission for reissue of card upon expiry of card (within 5 working days)			0			
3.4.5	Commission for annual service of cards in first and subsequent years	200	3	1000	20	100	
3.4.6	Commission for reissue of card due to theft, loss, damage, change of name of client, etc.	400 8 1200 20			20	150	
3.4.7	Additional fee for urgent issue/ reissue card (within 2 working days, Bishkek city) <sup>1</sup>	500	9	1500	25	200	
3.4.8	Change of PIN (at ATMs of the Bank)	20	0,3	20	0,3	0	
3.4.9	SMS notification (monthly)	0	0	0	0	0	
3.5	Commission for removal of cash via card-reading device of "Kere	emetBank" OJS					
3.5.1	Withdrawal of funds at ATMs and POS terminals (in branches) of "KeremetBank" OJSC		1	%		0.6%	
	ATM each withdrawal in other hanks in the territory of the Kurru-	1%		1%	6		
3.5.2	ATM cash withdrawal in other banks in the territory of the Kyrgyz Republic	Min 150	Min 3	Min 150	Min 3	0.6%	
	'		-				
0 5 0	ATM cash withdrawal in other banks abroad	19	%	1%	6		
3.5.3		Min 150	Min 3	Min 150	Min 3	-	
	Withdrawal of funds in branches of other Banks in the territory of	40		40	,		
3.5.4	the Kyrgyz Republic <sup>2</sup>	19	%	19	0	0.6%	
		Min 500	Min 8	Min 500	Min 8		
3.5.5	Withdrawing funds from branches of other banks abroad <sup>3</sup>	19 Min 500	% Min 8	1% Min 500	6 Min 8	-	
3.6	Commissions for non-cash transactions on card account		·				
3.6.1	Payment for purchases and services in trade and service enterprises through POS terminals	1%				0% 0%	
3.6.2.	Transfer money from a card to any account of KeremetBank OJSC <sup>4</sup>	1%					
3.6.3.	Transfer money from card to accounts opened with other banks of the Kyrgyz Republic $^{\rm 3}$	1%				0%	
3.7	Statements and inquiries						
3.7.1	Monthly receipt of card account statement by E-Mail			0			
3.7.2	Request information about the balance via ATMs of "KeremetBank" OJSC			0	1		
3.7.3	Request information about the balance via ATMs of other banks of the Kyrgyz Republic	40	0,5	40	0,5	5	
3.7.4	Request information about the balance via ATMs of other banks outside the Kyrgyz Republic	40	0.5	40	0.5	-	
3.8	Suspension/resumption of transactions on the card	~		^		^	
3.8.1 3.8.2	Temporary card blocking Card blocking (stop list) <sup>4</sup>	20	0,3	20	0,3	0 20	
3.8.2	Card blocking (stop list)	20	0,3	0	0,3	20	
3.8.4	Commission for an inactive account <sup>5</sup>	100	2	100	2	100	
3.0.4 3.9	Claim work services	100	2	100	2	100	
3.9.1	Commission for repayment of money forgotten by Client when conducting transactions at ATMs of "Keremetbank" OJSC			100 som			
3.9.2	Request video surveillance from ATM of "Keremetbank" OJSC or	n disputed transa	ction conducted	d on Client's card	account		
3.9.2.1	for clients of "Keremetbank" OJSC			500 som			
3.9.2.2	for third-party organization and its clients			1000 som			
3.9.Z.Z		According to the Acquirer's tariffs					

<sup>&</sup>lt;sup>1</sup> Commission for urgent reissue of cards in the regions - within 4 working days <sup>2</sup> Banks may charge an additional commission for cashing when withdrawing funds from third-party POS-terminals (cash desks) <sup>3</sup> Plus transfer fee <sup>4</sup> Card entered in stop list cannot be unlocked and must be reissued <sup>5</sup> 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 / 2 US dollars

	Nº4 UnionPa	ay				
4.1	Services	UnionPay Gold		UnionPay Gold Virte		
4.2	Currency	KGS	USD	USD		
4.3	Validity of card	З уеа	ars			
4.4	Account and card maintenance					
4.4.1	Security deposit <sup>1</sup>	1000 20		-		
4.4.2	Crediting funds to card accounts	0		0		
4.4.3	Commission for issuing of main/additional card (within 5 working days)	0		0		
4.4.4	Commission for reissue of main/additional card upon expiry of card (within 5 working days)	0		-		
4.4.5	Commission for annual service of cards (first and subsequent years) Main card/additional card	1000 / 500 20 / 10		0,5		
4.4.6	Commission for reissue of card due to theft, loss, damage, change of name of client, etc. Main card/additional card	1000 20				
4.4.7	Additional fee for urgent issue/ reissue of main/additional card (within 2 working days, Bishkek city) $^{\rm 2}$	1000 20		-		
4.4.8	Change of PIN (at ATMs of the Bank)	20	0,3	-		
4.4.9	SMS notification (monthly)	30	0,5	0,5%		
4.5	Commission for cash withdrawals via devices		,			
4.5.1	Withdrawal of funds from ATMs and POS-terminals (in branches) of JSC "Keremetbank" Main card / additional card	0,3% 3%		3%		
4.5.2	Withdrawals from ATMs of other banks; Main card/ additional card	2% min. 200	3% max.4			
4.6	Commissions for non-cash transactions on card accour	ht				
4.6.1	Payment for purchases and services in trade and service enterprises through POS terminals	0		-		
4.7	Statements and inquiries					
4.7.1	Receipt of card account statement by E-Mail	0	0			
4.7.2	Request information about the balance via ATMs of "KeremetBank" OJSC	0	-			
4.7.3	Request information about the balance via ATMs of other banks in the territory of the Kyrgyz Republic	20 0,3		-		
4.7.4	Request information about the balance via ATMs of other banks abroad	20 0,3		-		
4.8	Suspension/resumption of transactions on the card					
4.8.1	Card blocking (without entering in "strict" stop list)	0				
4.8.2	Card blocking (with entering in "strict" stop list) <sup>3</sup>	20	0,3	0		
4.8.3	Card unlocking	50	1	0		
4.8.4	Commission for an inactive account <sup>4</sup>	100	2	2		
4.9	Claim work services	· · · · · · · · · · · · · · · · · · ·				
4.9.1	Commission for repayment of money forgotten by Client when conducting transactions at ATM of "Keremetbank" OJSC	100 som		-		
4.9.2	Request video surveillance from ATM of "Keremetbank"	OJSC on disputed transaction of	conducted on Client's ca	rd account		
4.9.2.1	for clients of "Keremetbank" OJSC	500 s	om	-		
4.9.2.2	for third-party organization and its clients	1000	som	-		
4.9.2.3	Request video surveillance in ATMs of third-party Banks on controversial transactions carried out on Client's card account	According to the Acquirer's tariffs				

## Notice:

The Bank reserves the right to change and set individual tariffs.
All commissions are indicated taking into account all taxes and fees in accordance with the current legislation of the Kyrgyz Rep ublic.

• All commissions 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.

<sup>3</sup> Card entered in stop list cannot be unlocked and must be reissued.

<sup>&</sup>lt;sup>1</sup> Amount of the insurance deposit is blocked on card accounts at the first receipt of funds to card account. This amount becomes available when closing card account <sup>2</sup> Commission for urgent reissue of cards in the regions - within 4 working days

<sup>&</sup>lt;sup>4</sup> For virtual cards, cash withdrawal is possible only in (branches) of Keremet Bank OJSC through debiting the card account.

<sup>&</sup>lt;sup>5</sup> 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/ 2 US dollars.

4.1	Services	UnionPay Gold		
4.2	Currency	KGS	USD	
4.3	Validity of card	3 years		
4.4	Account and card maintenance			
4.4.1	Security deposit	0	0	
4.4.2	Crediting funds to card accounts	0		
4.4.3	Commission for issuing of card (within 5 working days)	0		
4.4.4	Commission for reissue of card uponexpiry of card (within 5 working days)	0		
4.4.5	Commission for annual service of cards (first andsubsequent years) Main card/additional card	0	0	
4.4.6	Commission for reissue of card due to theft, loss, damage, change of name of client	0	0	
4.4.7	Change of PIN (at ATMs of the Bank)	0	0	
4.4.8	SMS notification (monthly)	0	0	
4.5	Commission for cash withdrawals via devices			
4.5.1	Withdrawal of funds from ATMs and POS-terminals (in branches) of JSC "Keremetbank"	0	0	
4.5.2	Withdrawals from ATMs of other banks;	2% min. 200	3% max.4	
4.6	Commissions for non-cash transactions on card account			
4.6.1	Payment for purchases and services in trade and serviceenterprises through POS terminals	0		
4.7	Statements and inquiries			
4.7.1	Receipt of card account statement by E-Mail	0		
4.7.2	Request information about the balance via ATMs of "KeremetBank" OJSC	0		
4.7.3	Request information about the balance via ATMs of otherbanks in the territory of the Kyrgyz Republic	0		
4.7.4	Request information about the balance via ATMs of otherbanks abroad	20 0,3		
4.8	Suspension/resumption of transactions on the card			
4.8.1	Card blocking (without entering in "strict" stop list)	0		
4.8.2	Card blocking (with entering in "strict" stop list)	0		
4.8.3	Card unlocking	0		
4.8.4	Commission for an inactive account	0		
4.9	Claim work services			
4.9.1	Commission for repayment of money forgotten by Client when conducting transactions at ATM of "Keremetbank"OJSC	100 som		
4.9.2	Request video surveillance from ATM of "Keremetbank" OJSC on disp account	outed transaction conducted on Client's car	d	
4.9.2.1	for clients of "Keremetbank" OJSC	500 som		
4.9.2.2	for third-party organization and its clients	1000 som		
4.9.2.3	Request video surveillance in ATMs of third-party Bankson controversial transactions carried out on Client's card account	1000 som According to the Acquirer's tariffs		

Notice:
The Bank reserves the right to change and set individual tariffs.
All commissions are indicated taking into account all taxes and fees in accordance with the current legislation of the Kyrgyz Republic.
All commissions 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.

5.1	Services	mond UPI Diamond			
5.2	Card currency	KGS	USD		
5.3	Main currency of card	3 years			
5.4	Validity of card				
5.4.1	Account and card maintenance	50000	1000		
5.4.2	Crediting funds to card accounts	0			
5.4.3	Commission for issuing of card (within 5 working days)	0			
5.4.4	Commission for reissue of card upon expiry of validity period (within 5 working days)	0			
5.4.5	Commission for annual service of card	20 000	300		
5.4.6	Commission for reissue of card due to theft, loss, damage, change of name of client, etc.	1 000	20		
5.4.7	Additional fee for urgent issue/ reissue of main/additional card (within 2 working days)	1 000	20		
.4.8	SMS notification (monthly)	0			
.4.9	Change of PIN (at ATMs of the Bank)	0			
5.5	Commission for transactions on cards of "KeremetBank" OJSC				
5.5.1	Cash withdrawals at ATMs and POS terminals (cash desks) of "KeremetBank" OJSC of an amount in transaction currency.	0,3%	3%		
5.5.2	Withdrawal of funds at ATMs and POS-terminals (cash desks) of other banks, as well as outside of the KR	2% min 200	3% min 3		
5.5.3	Payment for purchases and services in trade and service enterprises through POS terminals	0			
5.5.4	Payment of utilities via ATMs of "KeremetBank" OJSC	min 5	0,1		
5.6	Statements and inquiries				
5.6.1	Monthly receipt of card account statement by E-Mail	0			
5.6.2	Request information about the balance via ATMs of "KeremetBank" OJSC	20	0,3		
5.6.3	Request information about the balance via ATMs of other banks, as well as out of the Kyrgyz Republic	100	1,5		
5.7	Suspension/resumption of transactions on the card				
5.7.1	Temporary card blocking	0			
5.7.2	Card blocking (stop list) Card entered in stop list cannot be unlocked and must be reissued	0			
5.7.3	Card unlocking	0			
5.7.4	Commission for an inactive account	100	2		
5.8	Claim work services				
5.8.1	Commission for repayment of money forgotten by Client when conducting transactions at ATM of "Keremetbank" OJSC	100 som			
5.8.2	Request video surveillance from ATMs of "Keremetbank" OJSC on	n disputed transaction conducted on Client's c	ard account		
.8.2.1	for clients of "Keremetbank" OJSC	500 som			
.8.2.3	for third-party organization and its clients	1000 som			
.8.2.4	Request video surveillance in ATMs of third-party Banks on controversial transactions carried out on Client's card account	According to the Acquirer	s tariffs		

**NOTICE:** The Bank reserves the right to change and set individual tariffs.

<sup>&</sup>lt;sup>1</sup> 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

<sup>&</sup>lt;sup>1</sup> than 100 som/ruble. <sup>2</sup> Banks may charge an additional commission for cashing when withdrawing funds from third-party POS-terminals (cash desks). <sup>3</sup> 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.



Annex No. 1

to Agreement on bank servicing of

Elkart-Business and corporate card account management

No. "\_\_\_\_\_\_" dated \_\_\_\_\_\_ 20\_\_\_\_.

## TARIFFS FOR TRANSACTIONS WITH ELKART BANK CARDS

(name of the Organization)					
No.	Name of the service	Elkart-Business swipe card contactless card			
	Currency of card account	K			
	Validity of card	3 years			
	Account and card maintenance	090			
.1.	Minimum down payment	(	)		
.2.	Commission for crediting funds				
.2.1.	Crediting of funds received to accounts by trade acquiring (as payment for goods and services through POS terminals) <sup>1</sup>	0			
.2.2.	Crediting of other monetary funds <sup>2</sup>	0.3	3%		
.3.	Commission for card issuing	Free	200		
.4.	Commission for reissue of card upon expiration	Free	200		
5	Commission for reissue of a card due to theft, loss, damage, change of name of a client, etc. <sup>3</sup>	80	250		
6	Additional commission for urgent issue/ reissue of a card (within 2 working days, Bishkek) 4	100 300			
7	Commission for servicing - first year	13	30		
8	Commission for servicing - second and subsequent years		00		
9	Change of PIN code (at ATMs of the Bank)	(	)		
10	SMS notification (monthly) <sup>5</sup>	3	0		
	Commission for cash withdrawals via devices				
.1.	Withdrawal of funds at ATMs and cash withdrawal points of OJSC "Keremet Bank"	09			
.2.	ATM cash withdrawal and withdrawal in cash offices of other banks	0.6			
3	Withdrawal from ATMs and cash withdrawal points abroad	-	1.5%		
	Commissions for non-cash transactions on card account				
1.	Payment for purchases and services in trade and service enterprises through POS terminals	Free			
.2.	Commission for transfer of funds from Elkart card to Elkart card of another bank via ATM of the Bank	15 no more than 5,000 som per transaction			
5.3.	Commission for transfer of funds from Elkart card to Elkart card of another bank via Internet banking and Mobile banking	0.5% min 3 som			
.4.	Funds transfer via ATM of other banks	15			
•	Statements and inquiries				
.1.	Receipt of card account statement by e-mail	Fre	ee		
.2.	Requesting information on the balance of the card account via ATMs of OJSC "Keremet Bank"	Fre	ee		
.3.	Requesting information about the balance of card account via ATM of other banks	5			
.4	Requesting information about the status of the card account balance via ATMs abroad	-	10		
.5.	Obtaining a statement on card account via ATMs of OJSC "Keremet Bank"	5			
.6.	Obtaining a statement on card account via ATMs of other banks	7			
	Suspension/resumption of transactions on the card				
.1.	Card blocking (without entering in "strict" stop list)	Free			
2.	Card blocking (with entering in "strict" stop list)	20			
.3.	Card unlocking	Free			
.4	Commission for an inactive account <sup>6</sup>	100			
•	Claims settlement services				
.1.	Commission for the review of financial claims for operations carried out in a third-party bank Term of consideration is up to 30 (thirty) working days.	100			
.2.	Commission for repayment of money forgotten by a client when conducting transactions at ATMs of OJSC "Keremetbank"	100			
.3.	Requesting video surveillance from ATM of OJSC "Keremetbank" on disputable transaction co				
3.1	for clients of OJSC "Keremet Bank"	50	00		
3.2	for third-party organizations and their clients	10	00		
.4.	Requesting video surveillance in ATMs of third-party banks on controversial transactions carried out on a client's card account	According to the	Acquirer's tariffs		

NOTE: The Bank reserves the right to change and set individual rates.

<sup>&</sup>lt;sup>1</sup> Commission of the Bank from transactions amounts credited to account of the Enterprise for sold goods (works, services) to cardholders is specified in Agreement of electronic terminals placement (POS terminals).

 <sup>&</sup>lt;sup>2</sup> Maximum amount of one deposit in POS terminal is 15,000 som. There are no restrictions on number of deposits.
 <sup>3</sup> When reissuing due to theft, loss, damage or change of name, card is placed in "strict" stop list
 <sup>4</sup> Commission for urgent reissue of cards in regions - within 4 working days.

<sup>&</sup>lt;sup>5</sup> Connection fee for SMS notification is charged monthly.

<sup>&</sup>lt;sup>6</sup> Commission is charged if the account has been inactive for six months or more. Commission is charged in the amount of the account balance, but not more than 100 som.



Annex No. 1 to Payment Agreement of salaries using payment cards

				01	salaries using payment ca
1	Services	VISA Classic	Visa Gold	Elkart	UnionPay Gold
2	Currency of card account	KGS/USD	KGS/USD	KGS	KGS/USD
3	Validity of card	5 years		3 years	 ;
4	Account and card maintenance				-
4.1	Security deposit <sup>i</sup>	100 / 2	1000 / 20	-	1000/20
4.2	Crediting funds to card accounts			0	
4.3	Commission for issuing of main/additional card (within 5 working days)			0	
4.4	Commission for reissue of main/additional card upon				
4.5	expiry of card (within 5 working days) Commission for servicing - first year	0-100 / 0-1,5	0-500 / 0-10	0 100	1000-500/ 20-10
	(Main card/additional card)	,			
4.6	Commission for servicing – second and subsequent years; Main/ additional card	100 / 1,5	500 / 10	80	1000-500/ 20-10
4.7	Commission for reissue of card due to theft, loss, damage, change of name of client, etc. Main card/additional card	200 / 4 600 / 10		100	1000/ 20
4.8	Additional fee for urgent issue/ reissue of main/additional card (within 2 working days, Bishkek city) <sup>ii</sup>	200 / 4 500 / 10		200	1000/ 20
	when sending cards for the reasons described below, the "stop li				1
4.9	Change of PIN (at ATMs of the Bank)	20	/ 0,3	0	20/ 0,3
4.10	SMS notification (monthly)			30 / 0,5	
<b>5</b> 5.1	Payroll accounting Payroll accounting to card accounts of employees of the	0-0.3%	(by agreement with or	ganization)	-
6	Organization Commission for removal of cash via card-reading device	of "KonomotDomb" O	100		
<b>)</b> 5.1	Withdrawal of funds at ATMs and POS terminals (in		(by agreement with or	anization)	According to the
). I	branches) of "KeremetBank" OJSC	0-0.3 %	(by agreement with or	yanization)	agreement
5.2	ATM cash withdrawal in other banks in the territory of the Kyrgyz Republic	0,5% min 80 som / 3 dollars		0,6%	2 % min 200 som / 4 dollars
6.3	ATM cash withdrawal in other banks abroad	1% min 150 som / 3 dollars			2 % min 200 som / 4 dollars
6.4	Withdrawal of funds in branches of other Banks in the territory of the Kyrgyz Republic and abroad <sup>iii</sup>	1% min 500 som / 8 dollars			2 % min 200 som / 4 dollars
7	Commissions for non-cash transactions on card account				
7.1	Payment for purchases and services in trade and service			0	
	enterprises through POS terminals				
7.2	Commission for transfer of funds from Elkart card to Elkart card of another bank via ATMs of the Bank	-		15 no more than 5,000som per transaction	-
7.3	Commission for transfer of funds from Elkart card to Elkart card of another bank via Internet Banking and Mobile Banking	-		0,5% min. 3 som	-
7.4	Funds transfer via ATMs of other banks	-		15	-
6	Statements and inquiries				
.1	Monthly receipt of card account statement by E-Mail			free	
3.2	Request information about the balance via ATMs of			0	
	"KeremetBank" OJSC				
3.3	Request information about balance status via ATMs of other banks - members of payment system ELKART		-	5	-
3.4	Request information about the balance via ATMs of other banks, as well as out of the Kyrgyz Republic	40	/ 0,5	-	20/ 0,3
3.5.	Obtaining a mini-statement on card account via ATM of "Keremet Bank" OJSC, each request		-	5 som	-
3.6.	Obtaining a mini-statement on card account via ATM of other banks, each request	-		7 som	-
)	Suspension/resumption of transactions on the card				
9.1	Temporary card blocking			0	
9.2	Card blocking (stop list) <sup>™</sup>		<b>1</b>	20 / 0,3	F0/4
9.3 9.4	Card unlocking		free	100 / 2	50/ 1
	Commission for an inactive account <sup>v</sup>			100/2	
<b>10</b> 10.1	Claim work services Commission for the review of financial claims for operations carried out in a third-party Bank Term of consideration is up to 30 (thirty) working days.	100 som (for Elkart)			

10.2	Commission for repayment of money forgotten by Client when conducting transactions at ATM of "Keremetbank" OJSC	100 som
10.3	Request video surveillance from ATMs of "Keremetbank" OJ	SC on disputed transaction conducted on Client's card account
10.3.1	for clients of "Keremetbank" OJSC	500 som
10.3.2	for third-party organizations and their clients	1,000 som
10.4	Request video surveillance in ATMs of third-party Banks on controversial transactions carried out on Client's card account	According to the Acquirer's tariffs

NOTICE: The Bank reserves the right to change and set individual tariffs

<sup>iv</sup> Card entered in stop list cannot be unlocked and must be reissued

<sup>v</sup> 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/ 2 US dollars.

<sup>&</sup>lt;sup>1</sup> Amount of the insurance deposit is blocked on card accounts at the first receipt of funds to card account. This amount become savailable when closing card account.

<sup>&</sup>lt;sup>i</sup> Commission for urgent reissue of cards in regions within 4 working days.

<sup>&</sup>lt;sup>iii</sup> Banks may charge an additional commission for cashing when withdrawing funds from third-party POS-terminals (cash desks).