

# KEREMET BANK

Approved by the Protocol of the Management Board of OJSC "Keremet Bank" No.62 (5) dated 04.10.2022

## LOAN OPERATION RATES OF OJSC "KEREMET BANK"

No	Service description	Costs	Remarks
1	Fee for consideration of the application in case of refusal to receive a loan / loan facility from the moment of signing the loan agreement / frame agreement until the moment of receiving	1% of the loan amount / loan facility	Fee is charges in case if client refuses to get a loan facility
2	<b>Fee for amending the terms of the contract / agreement at the request of the client related to:</b> (except in cases of loan restructuring in accordance with the requirements of the NBKR management board).		
2.1	Currency change of the credit product	For customers of the retail segment and SMB: 5000 soms ;	Fee is charges in case of a positive decision by the authorized body of the Bank. (No fees are charged under paragraphs 2.1, 2.2 and 2.3, in case of a positive decision by the authorized body of the Bank regarding the Borrower, whose activities were affected by the negative consequences of the external economic shock)
2.2	Extension, change of loan / loan facility repayment terms not related to credit / loan facility restructuring	For corporate clients: 0.1% -5% of the balance of the main debt, but not less than 5000 soms	
2.3	replacement / withdrawal of the pledged item and / or bail grantor from loan obligations (except in cases when the collateral is replaced when more than 50% of the principal debt on the loan / credit line is repaid).	For customers of the retail segment and SMB: 2000 soms ;	
2.4	implementation by the pledger of re-planning / re-equipment / legalization, in case of (pre-) construction or change of technical parameters in the pledged property	For corporate clients: 0.1% -5% of the balance of the main debt, but not less than 2000 soms	
2.5	Extension of the deadline for submission by the Borrower/Pledger of the original legal and other documents of title		
3	Commission for granting second priority collateral consent in connection with refinancing a loan with another FCO	5% of the repayable principal amount of the loan / loan facility	
4	Fee for the provision of originals of title documents for pledged property (except in cases of specified in clauses 2.3, 2.4 and 2.5).	1000 soms	
5	Fee for the provision of documents from the Bank for presentation to the competent authorities regarding movable / immovable property (replacement of state license plates, restoration of duplicate of title documents, Providing a certificate of payments made to obtain a tax deduction for mortgages, etc).	300 soms	
5.1	Fee for the provision of documents from the Bank for presentation to the competent authorities regarding movable / immovable property (replacement of state license plates, restoration of duplicate of title documents, Providing a certificate of payments made to obtain a tax deduction for mortgages, etc). for the employees of the organization, who are involved in the payroll project in "Keremet Bank" OJSC	200 soms	
6	Commission for providing references on the status and availability of debt on the loan, statements of credit accounts of the borrower	300 soms	Providing a certificate / statement once a month for individuals and individual entrepreneurs is free ( For clients during the service period of their loans)
7	Fee for providing duplicate extracts, reference materials and making inquiries in the Bank's archive of credit operations at the request of the borrower, pledger, guarantor, as well as providing information for obtaining a tax deduction on mortgage loans.	500 soms	
8	Commission for postponing the date of repayment of the loan at the request of the Borrower, with the exception of the cases specified in paragraph 2	500 soms	

**Remarks:**

- The bank has right to change the established size of commissions depending on market conditions;
- All fees are charged in the national currency of the Kyrgyz Republic or in the currency of the account at the Bank's commercial rate on the day of the transaction;
- All fees are indicated taking into account all taxes and fees in accordance with the current legislation of the Kyrgyz Republic;
- The bank has the right to additionally charge fees of other banks and other commissions of third parties arising from the execution of customer operations.

### **LIST OF PENALTIES OF OJSC “KEREMET BANK” ON LOAN**

<b>№</b>	<b>Name of the fine / penalty of the Bank</b>	<b>Costs</b>
1	Penalty for late payments on debt sum and percent	For individuals and individual entrepreneurs: equal to the interest rate on the loan / loan facility of the amount of overdue debt for each day delays
		For legal entities: 0.5% of the past-due indebtedness , for each day of delay
2	Penalty for misuse of loan funds <sup>1</sup>	5% of the loan amount / individual loan issued in loan facility
3	Penalty for late renewal of an insurance contract	0.05% of the principal balance of the loan / loan facilities for each day of delay
4	Penalty for Untimely Execution of Additional Terms of Credit Products	
5	Penalty for late return of original documents for security assets	
6	Penalty for making changes to the subject of pledge without obtaining the written consent of the Bank	0.1% of the loan amount, but not less than 5000 soms for each case
7	Penalty upon refusal to restore (replace) the subject of pledge or violation of the term for its restoration ( replace ) in case of death, destruction or damage to the pledged subject	0.1% of the loan amount, but not less than 5000 soms for each day until the equivalent pledged property or the debt / corresponding part of the debt is paid off, regardless due date

**Remarks:**

<sup>1</sup> Not applicable for loans issued under the Social Pledge.