

SCHEDULE OF TARIFFS¹ FOR VISA INFINITE CARDS FOR INDIVIDUALS
(Effective from November 13th, 2023)

	Transaction / service	Visa Infinite (KGS) / (USD)	
1.	Issuance of VISA card		
1.1.	Issuance of card	Free of charge	
1.2.	Fee for urgent issuance/reissuance (2 business days in Bishkek)	KGS 4 500 / USD 50	
1.3.	Annual card maintenance fee for the 1 st year	KGS 26 000 / USD 300	
1.4.	Annual card maintenance fee for the 2 nd and following years	22 000	250
1.5.	Minimum Balance (The minimum balance is blocked on the card account at the first receipt on the card account. The amount is available after card expiration or account closure. Minimum balance also applies to the supplementary card)	9 000	100
1.6.	Fee for primary card renewal	Free of charge	
1.7.	Reissuance of primary card in case of lost / stolen / blocked or damaged card ²	KGS 1 300 / USD 15	
1.8.	Fee for the transfer of funds from the card assigned in Elsom application to e-wallet "Elsom"	0,15%	
2.	In KICB and Friendly network³		
2.1.	Cash withdrawal fee in ATMs (The maximum amount of cash withdrawal per transaction at KICB ATMs is KGS 25000 / USD 350)	0%	
2.1.1.	Cash withdrawal fee in POS-terminals	0,5%	
2.1.2.	Receiving USD in cash at KICB cash desks	Set by the bank on a daily basis	
2.2.	Cash withdrawal fee for technical or allowed overdraft ⁴	1,5%	
2.3.	A card-to-card money transfer (CARDEX ⁵)	Free of charge	
2.4.	Payments for goods and services	Free of charge	
2.5.	Card account statements		
2.5.1.	Balance inquiry	Free of charge	
2.5.2.	Mini-statement	Free of charge	
2.5.3.	SMS – notification (monthly service fee)	Free of charge	
3.	In other banks' network		
3.1.	Cash withdrawal fee in ATMs and POS-terminals	1% (min. KGS 250)	1% (min. USD 3)
3.2.	Cash withdrawal fee for technical or allowed overdraft ⁴	1,5% (min. KGS 250)	1,5% (min. USD 3)
3.3.	A card-to-card money transfer (if CARDEX is available) ⁵	30	0,3
3.4.	Payments for goods and services ⁶	Free of charge	
3.6	Card account statements		
3.6.1.	Balance inquiry	70	0,8
3.6.2.	Mini-statement	70	0,8
4.	Operations using cards of other banks in KICB network		
4.1.	Cash withdrawal at KICB ATMs	Free of charge	
4.2.	Cashless payment of goods and services in KICB POS-terminals	Free of charge	
5.	Card blocking		
5.1.	Temporary blocking	Free of charge	
5.2.	Adding card to stop list (Card will be permanently blocked and must be re-issued at the standard charge)	Free of charge	
5.3.	Card unblocking	Free of charge	
6.	Other fees	KGS	
6.1.	Fee for return of captured KICB card from KICB ATM (no later than 5 business days ⁷)	100	
6.2.	Fee for urgent return of KICB card, captured by KICB ATM in Bishkek, in 1 day period	800	
6.3.	Fee for return of KICB card, captured by other bank's ATM (Card shall be returned after planned cash collection of ATM, max. in 60 (sixty) day period)	250	
6.4.	Fee for considering KICB customer claim/dispute on transaction made in KICB and Friendly network. (Standard term of considering is 30 days ⁷)	100	
6.5.	Fee for considering KICB customer claim/dispute on transaction made in other banks' network. (Standard term of considering is 30 days)	500	
6.6.	Fee for providing photo report from KICB ATM for KICB customers (no later than 5 business days ⁷)	250	
6.7.	Fee for providing photo report from KICB ATM for customers of other banks (no later than 5 business days ⁷)	800	
6.8.	Fee for considering claim/dispute on transaction from cardholders of other	700	

	banks. (Standard term of considering is 30 days ⁷)	
6.9.	Fee for return of card issued by other bank out of KR, captured by KICB ATM (Card shall be returned after planned cash collection of ATM, max. in 60 (sixty) day period ⁸)	500
6.10	Fee for urgent return of card issued by other bank out of KR, captured by KICB ATM (Card shall be returned after planned cash collection of ATM, max. in 2 business days period ⁸)	800
7.	Visa Global Customer Assistance Service (GCAS) fees (USD)⁹	
7.1.	Emergency Card Replacement	250
7.2.	Emergency Cash Disbursement	175
7.3.	Emergency service request (in case of rejection or non-use of the request)	50
7.4.	Visa assistance center	7,5
7.5.	Updating data in Visa Exception File	3
8.	Special services and privileges¹⁰	
8.1.	Global Customer Assistance Service	Free of charge
8.2.	International Medical and Travel Assistance	Free of charge
8.3.	Discounts and other privileges in elite stores and service providers	Free of charge
8.4.	Visa Luxury Hotel Program	Free of charge
8.5.	Escort at airports upon arrival / departure	Free of charge
8.6.	Purchase Protection Program	Free of charge
8.7.	Visa Concierge Services (including Visa Chat Bot service)	Free of charge
8.8.	Full Travel Insurance (up to USD 1 million)	Free of charge
8.9.	Cashback only for payments in Banks' POS-terminals	1% (max. KGS 2000)
		1% (max. USD 25)
8.10.	Special tariffs for cash transactions:	
8.10.1.	Cash withdrawal in KGS	0,15%
8.10.2.	Cash withdrawal in USD, EUR, RUR, KZT	0,35%, min. 5 USD, 5 EUR, 100 RUR, 500 KZT
8.10.3.	OGMT in USD, EUR	0,1%, min. 20 USD/EUR, max. 150 USD/EUR
8.10.4.	OGMT in RUR	0,1%, min. 300 RUR, max. 6 000 RUR
8.10.5.	OGMT in KZT	0,1%, min. 2 000 KZT, max. 30 000 KZT
8.10.6.	OMG in other currencies	GBP: 0,1%, min. 30 GBP, max. 300 GBP CHF: 0,1%, min. 30 CHF, max. 300 CHF CNY: 0,1%, min. 200 CNY, max. 2 000 CNY TJS: 0,1%, min. 10 TJS, max. 100 TJS
8.11.	Speed pass service (no queue) at all branches and sub-branches of the Bank	Free of charge
8.12.	Priority service in the Bank's call center	Free of charge

CARDHOLDER

BANK

¹ All bank fees include a sales tax of 2%.

² Re-issuance upon expiration of the card is possible if the card expires no earlier than 2 (two) months after the client contacts the Bank.

³ This fee also applies to networks of banks that are members of Friendly network of VISA. The list of banks participating in the Friendly Network is available on the official website of the bank www.kicb.net.

⁴ Cash withdrawal from borrowed funds is only possible when conducting transactions with the card in KICB devices and third-party banks.

⁵ CARDEX is a local card-to-card money transfer system.

⁶ In the case of Card transactions in a currency other than the currency of the Card account, conversion is carried out taking into account the exchange rate premium of up to 3% of the official rate of the Payment system. In the Operations Register, the amount of the completed Card transaction is reflected taking into account the exchange rate premium on the date of the Card transaction using the Cards.

⁷ Since an application for dispute transaction is submitted. Moreover, the commission for consideration of the application is withheld even if the appeal was false / unfounded.

⁸ If the name of the cardholder is embossed on the card and the client is authenticated.

⁹ Commissions for emergency services, providing in abroad, settled by Payment system and can be changed in one-way order. Transaction currency exchange is carried out with the exchange rate of the day of transaction processing.

¹⁰ «Visa Infinite» card holders can be serviced without queuing at any branch of the Bank (they have to have the payment card «Visa Infinite», which is the pass to be served without queuing)

Standard spending (daily) limits¹⁰ for Visa Infinite:

Card currency	Daily Limits								Single transaction limit
	ATM		Manual Cash		E-commerce ^{11,12}		ATM		Manual Cash
	Amount	Number of operations	Amount	Number of operations	Amount	Number of operations	Amount	Number of operations	Amount
KGS	600 000	30	1 500 000	5	375 000	10	1 500 000	30	50 000
USD	8000	30	20 000	5	5 000	10	20 000	30	-

¹⁰ Daily limits for cards Visa Electron, Visa Classic may be extended upon written request of the customer to the level of card Visa Gold.

¹¹ Remote payment for goods and services includes the types of payments that do not require the physical presence of the card for payment, ie, reservation services in hotel complexes by fax, the payment by phone or by mail (MOTO: mail order / telephone order), etc.

¹² The option of online transactions or remote payment is closed on all cards by default. To open this option, it is necessary to fill out an application or open access yourself through the I-bank mobile application.

Standard deposit limits for VISA cards:

Card currency	Daily limits	
	Amount	Number of operations
	ATM	
KGS	685 000	10
USD	10 000	10