



KICB
KYRGYZ INVESTMENT
AND CREDIT BANK

**TARIFFS ON BANK SERVICES FOR RETAIL, CORPORATE CUSTOMERS
AND INDIVIDUAL ENTREPRENEURS**

1.	Account opening and maintenance	
1.1	Current account opening (for individuals)	free of charge
1.2	Current account opening (for legal entities and private entrepreneurs)	KGS 500
1.3	Current account opening for loan/ deposit	free of charge
1.4	Current and/or additional account opening through «KICB»/ «KICB BUSINESS» system	free of charge
1.5	Current account maintenance (for legal entities and private entrepreneurs)	KGS 300 (in case of any account turnover during one month)
1.6	Current account maintenance (for individuals)	free of charge
1.7	Minimal irreducible account balance (for legal entities)	KGS 500
1.8	Negative rate for customer's EUR account balances	By decision of Management
2.	Money Transfers	
2.1	Outgoing payments in KGS	
2.1.1	Clearing (payment receipt time from 9:00 till 11:00)	
	for amounts less than 20, 000 (inclusive)	KGS 5
	for amounts 20,000 – 100, 000 (inclusive)	KGS 30
	for amounts 100,000 – 500,000 (inclusive)	KGS 50
	for amounts 500,000 - 1,000,000 (inclusive)	KGS 60
2.1.2	Gross (payment receipt time from 9:00 till 15:00)	KGS 100
2.2	Outgoing payments in USD and EUR with condition "OUR"	
2.2.1	Payments in US dollars (time of payment acceptance from 9.00 till 15.30 at the Bank's branches)	0,2% from amount, min. USD 35, max. USD 450***** Guaranteed OUR (OUR OUR) – USD 30 additionally
2.2.2	Payments in US dollars (time of payment acceptance via «KICB»/ «KICB BUSINESS» system from 9.00 till 15.30)	0,15% from amount, min. USD 35, max. USD 450***** Guaranteed OUR (OUR OUR) – USD 30 additionally
2.2.3	Payments in US dollars in favor of clients of «Halyk» Bank Kazakhstan through the correspondent Bank «Halyk» (time of payment acceptance from 9.00 till 15.30 at the Bank's branches)	0,2% from amount, min. USD 35, max. USD 450*****
2.2.4	Payments in US dollars in favor of clients of «Halyk» Bank Kazakhstan through the correspondent Bank «Halyk» (time of payment acceptance via "KICB"/"KICB BUSINESS" system from 9.00 till 15.30)	0,15% from amount, min. USD 35, max. USD 450*****
2.2.5	Payments in US dollars in favor of third banks through the correspondent Bank «Halyk» (time of payment acceptance from 9.00 till 15.30 at the Bank's branches)	0,2% from amount, min. USD 90, max. USD 450
2.2.6	Payments in US dollars in favor of third banks through the correspondent Bank «Halyk» (time of payment acceptance via "KICB"/"KICB BUSINESS" system from 9.00 till 15.30)	0,15% from amount, min. USD 90, max. USD 450
2.2.7	Outgoing payments in Euro (time of payment acceptance from 9.00 till 15.30)	0,2% from amount, min. EUR 30, max. EUR 300

2.3	Outgoing payments in USD with condition "BEN" (all costs by beneficiary)	
2.3.1	Payments value «Same day» (payment receipt time from 9:00 till 14:30/ via «KICB»/ «KICB BUSINESS» system 9:00 till 15:30)	USD 50
2.4	Outgoing payments in KZT and RUR	
2.4.1	Payments value "Same day" (payment receipt time for KZT from 9.00 till 12.00, for RUB from 9.00 till 12.00)	RUB: 0,1%, min. RUB 600, max. RUB 12 000 KZT: 0,1%, min. KZT 4 000, max. KZT 75 000
2.5	Outgoing payments in another currency	GBP: 0,2%, min. GBP 30, max. GBP 300 CHF: 0,2%, min. CHF 30, max. CHF 300 CNY: 0,2%, min. CNY 200, max. CNY 2 000 TJS: 0,2%, min. TJS 10, max. TJS 100 TRY: 0,2%, min. TRY 800, max. TRY 8000 AED: 0,2%, min. AED 150, max. AED 400
2.5.1	Bank's internal payments (including regional Branches and sub-branches)	free of charge
2.6	Incoming payments	
2.6.1	Incoming payments	free of charge
3.	Banking investigation on payments, payment return, amendments, payment cancellation	
3.1	Foreign Currency	
3.1.1	in USD, RUR, KZT	USD 50
	for request received 60+ days after value date	USD 75
	for request received 180+ days after value date	USD 100
3.1.2	in EUR and other currencies	EUR 50
	for request received 60+ days after value date	EUR 75
	for request received 180+ days after value date	EUR 100
3.1.3	National Currency	KGS 50
3.1.4	Providing information on a payment status from the SWIFT GPI tracker system (for individuals)	USD 20
	Providing information on a payment status from the SWIFT GPI tracker system (for legal entities and private entrepreneurs)	USD 30
3.2	Cancellation of outgoing clearing payment on the day of sending before 13:00	KGS 50
4.	Cash Operations	
4.1.	Cash withdrawal	
4.1.1	Cash withdrawal in KGS	0,3% (min. KGS 100 for legal entities and individual entrepreneurs)
4.1.2	Cash withdrawal in foreign currency USD, EUR, RUR, KZT	commission is set by Bank on daily basis
4.1.3	Withdrawal of cash deposited to account in cash in the same currency (for individuals)	free of charge
4.1.4	Cash withdrawal made at the expense of cash, within the last 6 months (for legal entities and private entrepreneurs)	free of charge
4.1.5	Cash withdrawal made at the expense of cash, before the last 6 months (for legal entities and private entrepreneurs)	by current Bank tariffs
4.1.6	Withdrawal of cash received as a result of a conversion operation within the bank	by current Bank tariffs
4.1.7	Cash withdrawal from international money transfer systems	0%
4.1.8	Cash withdrawal fee for SME and retail loans in KGS	as per point 4.1.1

4.1.9	Cash withdrawal fee for SME and retail loans in USD	as per point 4.1.2
4.1.10	Cash withdrawal fee for Mortgage loans and loans issued under state/government/social programs, aimed at economic development	0%
4.1.11	Cash withdrawal fee for Micro loans	0%
4.2	Cash deposit and enlargement funds	
4.2.1	Repayment of credits or replenishment of deposits in national and foreign currency, including repayment with cash in terminals	free of charge cash deposit fee in US dollars issued in 1996-2006 that do not fall under the criteria of dilapidation and do not raise doubts about authenticity are established on a daily basis
4.2.2	Cash deposit in national currency, if made by account owner	free of charge
4.2.3	National and foreign currencies cash deposit by third party to the customer's account in the bank office other than where the account was opened (for individuals, legal entities and private entrepreneurs)	0,1%, min KGS 20 cash deposit fee in US dollars issued in 1996-2006 that do not fall under the criteria of dilapidation and do not raise doubts about authenticity are established on a daily basis
4.2.4	Cash deposit in foreign currencies for SWIFT outgoing payments (except cash deposit more than 6 months for legal entities and private entrepreneurs) and replenishment of customer's current account	commission is set by Bank on daily basis
4.2.5	Cash deposit in foreign currencies to the customer's account within KICB cash-in terminals	commission is set by Bank on daily basis
4.2.6	Cash deposit of dilapidated and damaged banknotes	in foreign currency (USD, EUR, RUB, KZT) - 1% KGS – free According to the criteria of dilapidation.
4.2.7	Money counting, counterfeit detection of foreign currency at customer's request without subsequent depositing of money to account	0,1%, min. USD 10
4.2.8	Cash deposit fee (except loan repayment/deposit replenishment) in national currency, in case of unsorted cash by denomination	0,1%, min KGS 20
5.	Escrow account	
5.1	Opening/closing an escrow account	Free
5.2	Opening a bank account under an escrow account agreement	Free
5.3	Providing an escrow account statement	Free
5.4	Maintaining escrow accounts for individuals, legal entities and individual entrepreneurs	within the framework of transactions in the amount of up to KGS 6 000 000 (inclusive) - KGS 5 000; over KGS 6 000 000 - 0.02% of the transaction amount (min. – KGS 5 000)
5.5	Cashing out funds under a transaction	up to KGS 6 000 000 (inclusive) -free of charge; over KGS 6 000 000 - According to current settlement and cash services tariffs
5.6	Amendments to the Escrow Account Agreement	KGS 3 000 per one amendment
5.7	Certificate of availability of an escrow account	KGS 150
6.	Foreign Exchange Operations	
6.1	Sale-purchase of foreign currency	At the Bank's rate on the operation day. Individual exchange rates will be provided by the decision of the Bank. Additional fee for purchase of US dollars issued in 1996-2006 that do not fall under the criteria of

		dilapidation and do not raise doubts about authenticity are established on a daily basis.
7.	Provision of stationery, certificates and documents	
7.1	Registration and issuance of checkbook	KGS 150
7.2	Account statements and bank documents	
7.2.1	Regular account statements, including statement via i-Bank and statements sent by SWIFT, with two-side printing	1 sheet is free, each next sheet is KGS 10, maximum KGS 850
7.2.2	Banking documents (payment transactions on outgoing payments in national and foreign currency, copies of archive documents etc.) and notifications on account opening/closing, capital stock payment etc. as per client's request	KGS 150 per document
7.3	Banking documents and notifications about existence account, deposit and balance of account	
7.3.1	for individuals, legal entities and private entrepreneurs with additional provision by Bank of free insurance voucher of Jubilee Kyrgyzstan Insurance Company**	KGS 5000 per document***
7.3.2	for individuals, legal entities and private entrepreneurs through «KICB»/ «KICB BUSINESS» system	KGS 500 per document***
7.4	Reply to external audit inquiry of the customer	KGS 150 + commissions to send the documents according to the tariffs of the courier service
7.5	Cash flow account notification	KGS 500
7.6	The duplicate of any confirmation, certificates and other documents referred to cash flow account (in case if the language of document is differ from original document in Russian / English)	50% from amount per each document
8.	«KICB»/ «KICB BUSINESS» systems	
8.1	Connection to system	
8.1.1	For individuals	free of charge
8.1.2	For individual entrepreneurs	free of charge
8.1.3	For legal entities	KGS 1000
8.2	Account maintenance for «KICB»/ «KICB BUSINESS» system (meanwhile commission fee stated in 1.5 para is not applicable)	
8.2.1	For individuals	free of charge
8.2.2	For individual entrepreneurs	KGS 300 (regardless of any account turnover during one month)
8.2.3	For legal entities	KGS 300 (regardless of any account turnover during one month)
8.3	eToken key (1 pc.)	KGS 2 000
8.4	Additional generation of password	KGS 50
8.5	Additional generation of login	free of charge
8.6	Blocking access to the system	free of charge
8.7	Visit of Bank officer for technical issue related to system working in case of client's fault (visit is made in proximity to branch location to which application on technical issue was submitted. Expenses related to visit of technical staff of the bank are paid by client)	KGS 1000
8.8	Delivery fee (bank card)	KGS 200
8.9.	Fee for incoming transfer via ELQR	
8.9.1.	For individuals	free of charge
8.9.2.	For individual entrepreneurs	1%
8.9.3.	For legal entities	1%
9.	Safe Boxes Rent	

9.1	safe box dimension 20 x 230x 360 /60 x 230 x 500/60 x 240 x 350	1 month – KGS 1 500 3 month – KGS 3 000 6 month – KGS 5 000 12 month – KGS 8 000
9.2	safe box dimension 100 x 230 x 360/130 x 230 x 500/130 x 240 x 350	1 month- KGS 2 000 3 month- KGS 4 000 6 month - KGS 7 000 12 month - KGS 10 000
9.3	safe box dimension 200 x 230 x 360 ****	1 month- KGS 3 000 3 month- KGS 6 000 6 month - KGS 10 000 12 month -KGS 15 000
9.4	safe box dimension 210 x 230 x 500/230 x 230 x 350/300 x 230 x 360	1 month - KGS 4 000 3 month- KGS 8 000 6 month - KGS 12 000 12 month - KGS 20 000
9.5	safe box dimension 500 x 230 x 360 *****	1 month - KGS 6 000 3 month - KGS 12 000 6 month - KGS 18 000 12 month - KGS 30 000
9.6	Penalties for return with delay of the cell's keys by the holder and/or late payment of the rent	“Tariff for 1 month for respective cell” x “number of complete and incomplete months of delay”
9.7	Penalties for lost key	USD 100
10.	Storage of valuables from customer	Subject to agreement
11.	Cash collection	Subject to agreement
12.	Brokerage services on primary/ secondary security market in KGS	For individuals - no commission For legal entities - KGS 1000 per deal
13.	Commissions on credit operations for SME, Retail and micro loans	
13.1	Release or change of collateral on an active loan (real estate)	KGS 2 000
13.2	Release or change of collateral on an active loan (movable)	KGS 1 000
13.3	Replacement/Release of the guarantor (at the request of the client)	KGS 500
13.4	No debt certificate	KGS 200
13.5	Other certificates (related to credit)	KGS 200
13.6	Change of repayment schedules/date	KGS 200
13.7	Re-obtaining bank documents (letters for release from arrest)	KGS 200

Notes:

All commission fees mentioned above are valid while executing the contact/agreement, and the Bank may revise them unilaterally.

Bank reserves the right to charge third-party commissions, including commissions charged by intermediary and other third-party banks in effecting the client's transactions.

All bank commission fees are subject to a sale tax of 2% which will be added to the tariffs, all other applicable taxes and dues included according to the legislation of the Kyrgyz Republic.

All bank commission fees for non-financial services are subject to VAT of 12% and included in the tariffs.

* Commission for bank services paid within KICB cash- in terminals is not subject to the NSP

** The voucher issued by Jubilee Kyrgyzstan Insurance Company gives you the opportunity to receive free insurance policy for medical expenses abroad. Detailed information on the Bank's website: www.kicb.net

*** Amount is inclusive of all taxes, fees and other payments provided for by the legislation of the Kyrgyz Republic.

**** Apply only for safe boxes in Bishkek South branch, Retail Banking Center branch, Bishkek Central Branch

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*****Promotional rates are valid until December 31, 2025 inclusive