KICB KYRGYZ INVESTMENT AND CREDIT BANK

SCHEDULE OF TARIFFS[1] BY CARDS MASTERCARD BLACK EDITION FOR INDIVIDUALS

(Effective from September 16, 2026)

	Transaction / service	Mastercard Black Edition (KGS) / (USD) / (EUR)		
1.	**Issuance of primary/supplementary card**			
1.1.	Issuance of card (takes up to 5 (five) business days – in the Bishkek and Osh city, 7 (seven) business days – in the regions)	Free of charge		
1.2.	Fee for urgent issuance/reissuance (takes approx. 1 (one) business day, available only in Bishkek and Osh city)	2 500	30	25
1.3.	Annual card maintenance fee for the 1st year	8 000	100	80
1.4.	Annual card maintenance fee for the 2nd and following years:			
1.4.1.	Standard tariff	8 000	100	80
1.4.2.	Discounted tariff for an annual turnover[2] from 5 000 000 KGS	100% discount on standard tariff		
1.5.	Fee for primary card renewal	Free of charge		
1.6.	Reissuance of primary card in case of lost / stolen / blocked or damaged card[3]	1000	12	10
2.	**In KICB network and Offices**			
2.1.	Cash withdrawal fee in ATMs and POS-terminals (The maximum amount of cash withdrawal per transaction at KICB ATMs is KGS 25000)	0%		
2.1.1.	Cash withdrawal at cash desks	0,5%		
2.1.2.	Receiving of the funds in cash at the bank cash desks in USD, Euro, RUB and KZT	Set by the bank on a daily basis		
2.2.	Payments for goods and services[4]	Free of charge		
2.3.	**Card account statements**			
2.3.1.	Balance inquiry	Free of charge		
2.3.2.	Mini–statement	Free of charge		
2.3.3.	SMS – notification (monthly service fee)	Free of charge		
3.	**In other banks' network**			
3.1.	Cash withdrawal fee in ATMs of other banks within the Kyrgyz Republic	Free of charge		
3.2.	Cash withdrawal fee in POS-terminals of other banks within the Kyrgyz Republic	1,5% (min 250 KGS)	1,5% (min 3 USD)	1,5% (min 3 EUR)
3.3.	Cash withdrawal fee in ATMs and POS-terminals in other countries	1,5% (min 250 KGS)	1,5% (min 3 USD)	1,5% (min 3 EUR)
3.4.	Depositing cash in foreign currency to a card account.	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		
3.5.	Payments for goods and services[4]	Free of charge		
3.6.	**Card account statements**			
3.6.1.	Balance inquiry	70	0,8	0,8
3.6.2.	Mini-statement	70	0,8	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)[5]	Free of charge		
6.2.	Fee for urgent return of KICB card, captured by KICB ATM in Bishkek, in 1 day period[5]	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)[5]	According to the acquirer's fees		

6.4.	Fee for considering KICB customer claim/dispute on transaction made in KICB. (Standard term of considering is 30 days)[5]	100
6.5.	Fee for considering KICB customer claim/dispute on transaction made in other banks' network. (Standard term of considering is 30 days)[5]	500
6.6.	Fee for providing photo report from KICB ATM for KICB customers (no later than 5 business days)[5]	250
6.7.	Fee for providing photo report from KICB ATM for customers of other banks (no later than 5 business days)[5]	800
6.8.	Fee for considering claim/dispute on transaction from cardholders of other banks. (Standard term of considering is 30 days)[5]	700
6.9.	Fee for return of card issued by other bank out of KR, captured by KICB ATM[6] (Card shall be returned after planned cash collection of ATM, max. in 60 (sixty) day period)[5]	500
6.10.	Fee for urgent return of card issued by other bank out of KR, captured by KICB ATM[6] (Card shall be returned after planned cash collection of ATM, max. in 2 business days period)[5]	800
7.	**Mastercard Global Customer Assistance Service fees (EUR)[7]**	
7.1.	Emergency Card Replacement	148
7.2.	Emergency cash advance	95
7.3.	Lost/ stolen card report	35
7.4.	Virtual payment for services when card not present	125
8.	**Special services and privileges (detailed information on each item is available on the official Mastercard website)[8]**	
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.	Mastercard Restaurant Offers 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.	Full Travel Insurance	Free of charge
8.8.	Special tariffs for cash transactions:	
8.8.1.	Banking documents and notifications about existence account, balance of account and turnovers, also existence of deposits without additional provision by Bank of free insurance voucher of Jubilee Kyrgyzstan Insurance Company	Free of charge
8.8.2	Speed pass service (no queue) at all branches and sub-branches of the Bank[9]	Free of charge

CARDHOLDER BANK

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[1] All bank fees include a sales tax of 2%.
[2] The calculation of turnover includes all types of non-cash expenditure transactions made using a card, with the exception of cash withdrawals.
[3] 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/online re-issuance in mobile application KICB.
[4] 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.
[5] 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.
[6] If the name of the cardholder is embossed on the card and the client is authenticated.
[7] 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.
[8] Detailed information on all types of privileges by premium cards «Mastercard» is available on the official Mastercard website at the following link https://www.mastercard.com.
[9] Premium «Master» card holders can be serviced without queuing at any branch of the Bank (they have to have the payment card «Mastercard Black Edition», which is the pass to be served without queuing).

Standard spending (daily) limits in KGS[1]:

CARD TYPE	Daily Limits[2]							
	ATM Withdrawal		**Withdrawal at Cash Points**		**Internet payments (E-commerce) [3,4]**		**Payments at POS-terminals**	
	Amount	Number of transactions	Amount	Number of transactions	Amount	Number of transactions	Amount	Number of transactions
Mastercard Black Edition	500 000	50	2 000 000	-	1 500 000	50	1 500 000	-

1 Limits on foreign currency cards are calculated by the NBKR exchange rate on the date of the transaction.
2 Daily limits for cards may be extended upon written request of the customer or through the KICB mobile application.
3 Remote payment for goods and services includes the types of payments that do not require the physical presence of the card for payment.
4 The option of online transactions or remote payment is closed on all cards by default. To open this option, it is necessary to open access yourself through the KICB mobile application.