KICB
KYRGYZ INVESTMENT AND CREDIT BANK

SCHEDULE OF TARIFFS[1] BY CARDS VISA SIGNATURE FOR INDIVIDUALS

(Effective for cards issued from September 10, 2026)

	Transaction / service	Visa Signature (KGS) / (USD)	
1.	**Issuance of VISA card**		
1.1.	Issuance of card (takes up to 5 (five) business days – in the Bishkek and Osh city, 7 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)	2 000	20
1.3.	Annual card maintenance fee for the 1st year	6 000	60
1.4.	Annual card maintenance fee for the 2nd and following years:		
1.4.1.	Standard tariff	6 000	60
1.4.2.	Discounted tariff for an annual turnover[2] from 3 000 000 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]	800	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% (min. KGS 250)	
3.3.	Cash withdrawal fee in ATMs and POS-terminals in other countries	1% (min. KGS 250)	
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
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)[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[5] (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.	**Visa Global Customer Assistance Service (GCAS) fees (USD)[7]**	
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 privileges (detailed information on each item is available on the official VISA 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.	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	Free of charge
8.9.	Cashback only for payments in Banks' POS-terminals	Not applicable
8.10.	Special tariffs for cash transactions:	
8.10.1	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
8.10.2.	Cash withdrawal in KGS	According to current tariffs
8.10.3.	Cash withdrawal in USD, EUR, RUR, KZT	According to current tariffs
8.10.4.	OGMT in USD, EUR	According to current tariffs
8.10.5.	OGMT in RUR	According to current tariffs
8.10.6.	OGMT in KZT	According to current tariffs
8.10.7.	OMG in other currencies	According to current tariffs
8.11.	Speed pass service (no queue) at all branches and sub-branches of the Bank[9]	Free of charge
8.12.	Priority service in the Bank's call center	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] CARDEX is a local card-to-card money transfer system.
[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 "Visa" is available on the official Visa website at the following link www.cis.visa.com.
[9] Premium «Visa» card holders can be serviced without queuing at any branch of the Bank (they have to have the payment card «Visa», 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]**		**Payment at POS-terminals**	
	Amount	Number of transactions	Amount	Number of transactions	Amount	Number of transactions	Amount	Number of transactions
Visa Signature	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.