KICB
KYRGYZ INVESTMENT AND CREDIT BANK

SCHEDULE OF TARIFFS[1] FOR VISA CARDS FOR INDIVIDUALS

(Effective for cards issued from September 10, 2026)

	Transaction / service	Card type			
		Visa Gold (KGS) / (USD)		Visa Gold pre-issued cards (Instant) (KGS) / (USD)	
1.	**Issuance of primary 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		Free (instant card issue)	
1.2.	Fee for urgent issuance/reissuance (takes approx. 1(one) business day, available only in Bishkek and Osh city)	1 500	20	Not applied	
1.3.	Annual card maintenance fee for the 1st year	Free of charge		Free of charge	
1.4.	Annual card maintenance fee for the 2nd and following years	500	5	500	5
1.5.	Fee for primary card renewal[2]	Free of charge		Free of charge	
1.6.	Reissuance of primary card in case of lost / stolen / blocked or damaged card	400	5	400	5
2.	**Accrual %% on the balance (annual), min balance 10 000 KGS**	3%	0%	3%	0%
3.	**In KICB**				
3.1.	Cash withdrawal fee in ATMs (Max cash withdrawal limit is KGS 25 000)	Free of charge		Free of charge	
3.2.	Cash withdrawal fee in POS-terminals	0,5%		0,5%	
3.2.1.	Receiving USD, EUR, RUB, KZT in cash at KICB cash desks	Set by the bank on a daily basis			
3.3.	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			
3.4.	Payments for goods and services[3]	Free of charge		Free of charge	
3.5.	Card account statements				
3.5.1.	Balance inquiry	Free of charge		Free of charge	
3.5.2.	Mini–statement	Free of charge		Free of charge	
3.5.3.	SMS – notification (monthly service fee)	90	1	90	1
4.	**In other banks' network**				
4.1.	Cash withdrawal fee in ATMs of other banks within the Kyrgyz Republic	Free of charge		Free of charge	
4.2.	Cash withdrawal fee in POS-terminals of other banks within the Kyrgyz Republic	1% (min KGS 250)	1% (min USD 3)	1% (min KGS 250)	1% (min USD 3)
4.3.	Cash withdrawal fee in ATMs and POS-terminals in other countries	1% (min KGS 250)	1% (min USD 3)	1% (min KGS 250)	1% (min USD 3)
4.4.	Payments for goods and services[3]	Free of charge		Free of charge	
4.5.	Card account statements				
4.5.1.	Balance inquiry	70	0,8	70	0,8
4.5.2.	Mini-statement	70	0,8	70	0,8
5.	**Operations by cards issued by other banks in KICB devices**				
5.1.	Cash withdrawal in KICB ATMs	Free of charge		Free of charge	
5.2.	Cash withdrawal by foreign cards in KICB ATMs	300	3	300	3
5.3.	Cash withdrawal via POS-terminals in cash desk of KICB	2%		2%	
5.4.	Payments for goods and services in KICB POS-terminals	Free of charge		Free of charge	
6.	**Card blocking**				
6.1.	Temporary blocking	Free of charge		Free of charge	
6.2.	Card unblocking	Free of charge		Free of charge	
7.	**Other fees**	**(KGS)**			
7.1.	Fee for return of captured KICB card from KICB ATM (no later than 5 (five) business days)[4]	Free of charge			
7.2.	Fee for urgent return of KICB card, captured by	800			

	KICB ATM in Bishkek, in 1 (one) day period[4]	
7.3.	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)[4]	According to the acquirer's fees
7.4.	Fee for considering KICB customer claim/dispute on transaction made in KICB network (Standard term of considering is 5 (five) business days)[4]	100
7.5.	Fee for considering KICB customer claim/dispute on transaction made in other banks' network, including internet-websites (Standard term of considering is set by the Payment system)[4]	500
7.6.	Fee for providing photo report from KICB ATM for KICB customers (no later than 10 (ten) business days)[4]	250
7.7.	Fee for providing photo report from KICB ATM for customers of other banks (no later than 10 (ten) business days)[4]	800
7.8.	Fee for considering claim/dispute on transaction from Visa cardholders of other banks (Standard term of considering is 30 (thirty) days)[4]	700
7.9.	Fee[5] for return of card issued by other bank, captured by KICB ATM (Card shall be returned after planned cash collection of ATM, max. in 60 (sixty) day period)[4]	500
7.10	Fee[5] for urgent return of card issued by other bank, captured by KICB ATM (Card shall be returned max. in 2 (two) business days)[4]	800
8.	**Visa Global Customer Assistance Service (GCAS) fees (USD)[6]**	
8.1	Emergency Card Replacement	250
8.2	Emergency Cash Disbursement	175
8.3	Emergency service request (in case of rejection or non-use of the request)	50
8.4	Visa assistance center	7,5
8.5	Updating data in Visa Exception File	3

CARDHOLDER Bank

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[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] 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.
[4] 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.
[5] If the name of the cardholder is embossed on the card and the client is authentificated.
[6] 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.

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
Visa Gold	500 000	50	2 000 000	-	1 500 000	50	1 500 000	-
Visa Gold Instant	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.