

SCHEDULE OF TARIFFS¹ FOR ELCART CARDS FOR PAYROLL PROJECT

(All tariffs are in KGS) (Effective from August 6th, 2024)

№	Name of service	Elcart NFC
1.	A card issue and a card account opening in a standard mode (Includes annual service fee (for 1 year). Issuing takes 7 business days in Bishkek, 10 business days in regions)	Free
2.	Annual service fee for 1 st	Free
3.	Annual service fee (for 2 nd and subsequent years)	210
4.	Urgent card issue and card account opening (2 working days)	500
5.	Minimum balance (The amount of the minimum balance is blocked on the card account upon the first receipt of funds to the card account. This amount becomes available after the expiration of the card or	0
6.	Card reissue due to expiration	Free
7.	Reissue of a card with a new number in case of loss (theft), instead of a damaged one:	
	- in a standard mode	250
	- urgently	500
8.	<u>Issue of main/additional card with individual design</u> (Period of production- 15 working days)	
8.1.	A fee for issuing cards with individual design (When ordering a card with an individual design, a minimum balance and an annual service fee for the 2 nd and subsequent years are applied, similar to cards with a standard design, according to the current tariffs. The annual service fee for the 1 st year is not applied)	350
8.2.	Reissue of the main/additional card with individual design upon expiration	250
8.3.	Reissue of the main/additional card with individual design in case of loss, theft or damage	350
9.	Fee for crediting of funds to card accounts	Free
10.	Fee for replenishment of payroll card with funds (except salary)	0,3%
11.	Fee for the transfer of funds from a card linked to the Elsom electronic wallet through the Elsom wallet	0,15%
12.	Accrual of interest on a balance equal to KGS 10 000	3% ² per year
	In KICB devices and offices	
13.	Cash withdrawal fee in ATMs and in cash desks (The maximum amount of cash withdrawal per transaction at KICB ATMs is KGS 25 000)	Free
13.1.	Receipt of cash at the bank's cash desks in USD, EUR, RUB and KZT	Set by the bank on a daily basis
14.	Cash withdrawal through a technical or authorized overdraft	1,5%
15.	Money transfer (CARDEX) ⁴	Free
16.	Cashless payment for goods and services	Free
17.	Payment for utilities (only at ATMs of the Friendly Network)	5
	Information on a card account status	
18.	Balance request	Free
19.	Mini statement on a card account	Free
20.	SMS - notification (monthly cost of the service)	60
	In the network of devices of third-party banks in the KR	
21.	Cash withdrawal from ATMs and cash desks	0,6%

22.	Cash withdrawal through a technical or authorized overdraft	1,5%
23.	Money transfer (if the bank is connected to CARDEX)	15
24.	Cashless payment for goods and services	Free
25.	Payment for utilities (at ATMs)	5
Information on a card account status		
26.	Balance request	5
27.	Mini statement on a card account	10
Card blocking		
28.	Temporary blocking	Free
29.	Card unblocking	Free
30.	Card cancellation (card closing)	Free
Other fees		
31.	Return of a card seized in the devices of a third-party bank (a card is returned during the next collection period or within a period not exceeding 60 (sixty) days) ⁵	150
32.	Urgent return of the card within 1 (one) day when the card is withdrawn by the KICB device in Bishkek	500
33.	Consideration of a financial claim for an operation carried out in a device of a third-party bank (standard consideration period is up to 30 days) ⁵	250
34.	Return of a card withdrawn from KICB ATMs (within 5 business days) ⁵	100
35.	For consideration of the application and return of money withdrawn from KICB ATMs (within no more than 5 business days) ⁵	100
36.	Provision of a photo report from a KICB ATM (within no more than 10 business days) ⁵	100
37.	Provision of a photo report from a KICB ATM to customers of third-party banks (within no more than 10 working days) ⁵	500

¹ All fees charged by the bank include 2% sales tax.

² Monthly interest (annual) on any positive balance.

³ CARDEX – inter-card transfer system

⁴ The fee for consideration of the application is withheld in any case, even if the application was false.

⁵ Since the registration of the application.

CARDHOLDER

BANK

Standard limits for the expenditure of funds:

Card type	Day limits								Limit for 1 (one) operation
	ATM		Cash Points		Purchase through Internet ^{1;2}		Commercial and service company		Money transfers and utilities
	Amount	Number of operations	Amount	Number of operations	Amount	Number of operations	Amount	Number of operations	Amount
Elcart	75 000	5	80 000	5	50 000	5	80 000	10	50 000

Standard limits for the replenishment of funds to the cards Elcart:

Card type	Day limits	
	Amount	Number of operations
	ATM	
Elcart KGS	685 000	10

- ^{1.} Remote payment for goods and services includes types of payments when the physical presence of the card is not required during payment, i.e. booking services of hotel complexes by fax, etc., payment by phone or by mail (MOTO: mailorder/telephoneorder), etc.
- ^{2.} The option of conducting internet transactions or remote payment is closed on all cards by default. To open this option, you need to fill out an application or open access yourself through the “I-bank” mobile application.