

SCHEDULE OF TARIFFS¹ FOR VISA CARDS FOR INDIVIDUALS

(Effective from December 23rd, 2024)

	Transaction / service	Card type					
		Visa Classic (KGS) / (USD)		Visa Gold (KGS) / (USD)		Visa Classic pre-issued cards (Instant) (KGS) / (USD)	
1.	Issuance of primary VISA card						
1.1.	Issuance of primary VISA card with standard design						
1.1.1.	Issuance of card (with smart chip) (takes up to 7 business days for Bishkek, 10 business days for regions)	Free of charge		Free of charge		Free (instant card issue)	
1.1.2.	Fee for urgent issuance/reissuance (takes approx. 2 business days, available only in Bishkek)	KGS 600 / USD 7		KGS 1 500 / USD 20		Not applied	
1.1.3.	Annual card maintenance fee for the 1 st year	KGS 300 / USD 4		KGS 1 000 / USD 12		Free of charge	
1.1.4.	Annual card maintenance fee for the 2 nd and following years	300	4	1 000	12	300	4
1.1.5.	Minimum Balance (The minimum balance is blocked on the card account at the first receipt on the card account. The amount is available after card expiration or account closure. Minimum balance also applies to the supplementary card)	200	2	400	5	200	2
1.1.6.	Fee for primary card renewal	Free of charge		Free of charge		Free of charge	
1.1.7.	Reissuance of primary card in case of lost / stolen / blocked or damaged card ²	KGS 300 / USD 4		KGS 400 / USD 5		KGS 300 / USD 4	
1.2.	Issuance of primary VISA card with individual design (takes approximately 15 business days)						
1.2.1.	Issuance of card with individual design (When ordering cards with individual design minimum balance applies and annual maintenance fee for the 2 nd and subsequent years, as the cards with the standard design, according to the tariffs. Fee for the annual maintenance for the 1 st year does not apply)	KGS 1 000 / USD 12		n/a		n/a	
1.2.2.	Fee for primary card renewal with individual design	KGS 500 / USD 6		n/a		KGS 500 / USD 6 ¹⁰	
1.2.3.	Reissuance of primary card with individual design in case of lost / stolen / blocked or damaged card ²	KGS 1 000 / USD 12		n/a		KGS 1000/USD 12 ¹⁰	
1.2.4.	Fee for the transfer of funds from the card tied to e-wallet "Elsom"	0,15%		0,15%		0,15%	
2.	Accrual %% on the balance (annual), min balance 10,000 som	3%	0%	3%	0%	3%	0%
3.	In KICB						
3.1.	Cash withdrawal fee in ATMs (Max cash withdrawal limit is KGS 25 000 or USD 350)	Free of charge		Free of charge		Free of charge	
3.1.1.	Cash withdrawal fee in POS-terminals	0,5%		0,5%		0,5%	
3.1.2.	Receiving USD in cash at KICB cash desks	Set by the bank on a daily basis					
3.2.	Cash withdrawal fee for technical or allowed overdraft ⁴	1,5%		1,5%		1,5%	
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.	A card-to-card money transfer (if CARDEX is available ⁵)	Free of charge		Free of charge		Free of charge	
3.5.	Payments for goods and services	Free of charge		Free of charge		Free of charge	
3.6.	Card account statements						
3.6.1.	Balance inquiry	Free of charge		Free of charge		Free of charge	
3.6.2.	Mini-statement	Free of charge		Free of charge		Free of charge	

3.6.3.	SMS – notification (monthly service fee)	90	1	Free of charge	90	1	
4.	In other banks' network						
4.1.	Cash withdrawal fee in ATMs and POS-terminals	1% (min KGS 250)	1% (min USD 3)	1% (min KGS 250)	1% (min USD 3)	1% (min KGS 250)	1% (min USD 3)
4.2.	Cash withdrawal fee for technical or allowed overdraft ⁴	1,5% (min KGS 250)	1,5% (min USD 3)	1,5% (min KGS 250)	1,5% (min USD 3)	1,5% (min KGS 250)	1,5% (min USD 3)
4.3.	A card-to-card money transfer (if CARDEX is available ⁵)	30	0,3	30	0,3	30	0,3
4.4.	Payments for goods and services ⁶	Free of charge		Free of charge		Free of charge	
4.5	Card account statements						
4.5.1.	Balance inquiry	70	0,8	70	0,8	70	0,8
4.5.2.	Mini-statement	70	0,8	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		Free of charge	
5.2.	Payments for goods and services in KICB POS-terminals	Free of charge		Free of charge		Free of charge	
6.	Card blocking						
6.1.	Temporary blocking	Free of charge		Free of charge		Free of charge	
6.2.	Adding card to stop list (Card will be permanently blocked and must be re-issued at the standard charge)	Free of charge		Free of charge		Free of charge	
6.3.	Card unblocking	Free of charge		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 business days ⁷)	100					
7.2.	Fee for urgent return of KICB card, captured by KICB ATM in Bishkek, in 1 day period	800					
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)	250					
7.4.	Fee for considering KICB customer claim/dispute on transaction made in KICB and Friendly network. (Standard term of considering is 30 days ⁷)	100					
7.5.	Fee for considering KICB customer claim/dispute on transaction made in other banks' network. (Standard term of considering is 30 days)	500					
7.6.	Fee for providing photo report from KICB ATM for KICB customers (no later than 5 business days ⁷)	250					
7.7.	Fee for providing photo report from KICB ATM for customers of other banks (no later than 5 business days ⁷)	800					
7.8.	Fee for considering claim/dispute on transaction from cardholders of other banks (Standard term of considering is 30 days ⁷)	700					
7.9.	Fee ⁸ 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)	500					
7.10	Fee ⁸ for urgent return of card issued by other bank, captured by KICB ATM (Card shall be returned after planned cash collection of ATM, max. in 2 business days pe. ⁷) ⁸	800					
8.	Visa Global Customer Assistance Service (GCAS) fees (USD)⁹						
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

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.

⁴ Cash withdrawal from borrowed funds is only possible when conducting transactions with the card in KICB devices and third-party banks.

⁵ CARDEX is a local card-to-card money transfer system.

⁶ 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.

⁷ 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.

⁸ If the name of the cardholder is embossed on the card and the client is authenticated.

⁹ 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

¹⁰ Reissue of a pre-issued card (Instant) with individual design is issued out in the standard mode, with the obligatory indication of the cardholder's full name.

CARDHOLDER

Bank

Standard spending (daily) limits¹:

CARD TYPE	Daily Limits								Single transaction limit
	ATM		Manual Cash		E-commerce ^{2,3}		ATM		Manual Cash
	Amount	Number of operations	Amount	Number of operations	Amount	Number of operations	Amount	Number of operations	Amount
VISA Classic in KGS	270 000	15	375 000	5	270 000	15	270 000	15	50 000
VISA Classic in USD	4 000	15	5 000	5	4 000	15	4 000	15	-
VISA Classic (Instant) in KGS	270 000	15	375 000	5	270 000	15	270 000	15	50 000
VISA Classic (Instant) in USD	4 000	15	5 000	5	4 000	15	4 000	15	-
VISA Gold in KGS	270 000	20	1 500 000	5	270 000	15	270 000	15	50 000
VISA Gold in USD	4 000	20	20 000	5	4 000	15	4 000	15	-

¹Daily limits for cards Visa Electron, Visa Classic may be extended upon written request of the customer to the level of card Visa Gold.

²Remote payment for goods and services includes the types of payments that do not require the physical presence of the card for payment, ie, reservation services in hotel complexes by fax, the payment by phone or by mail (MOTO: mail order / telephone order), etc.

³The option of online transactions or remote payment is closed on all cards by default. To open this option, it is necessary to fill out an application or open access yourself through the KICB mobile application.

Standard deposit limits for VISA cards:

Type of card	Daily limits	
	Amount	Number of operations
	ATM	
VISA Classic in KGS	685 000	10
VISA Classic in USD	10 000	10
VISA Classic Instant in KGS	685 000	10

VISA Classic Instant in USD	10 000	10
VISA Gold in KGS	685 000	10
VISA Gold in USD	10 000	10