

SCHEDULE OF TARIFFS¹ FOR VISA CARDS FOR **PAYROLL PROJECT** (Effective from February 5th, 2025)

Issuance of primary VISA card with standard design		Transaction / service	Card type				
1. Issuance of primary VISA card with standard design							
Issuance of card (with smart chip, takes up to 7 business days for Bishkek, 10 business days for Iregions) Free of charge Free of charge Issuance/reissuance (takes approx. 2 business days, available only in Bishkek) Bishkek) Bishkek) Bishkek			KGS	USD			
business days for Bishkek, 10 business days for regions 1.2. Fee for urgent issuance/reissuance (takes approx. 2 business days, available only in Bishkek) 1.3. Annual card maintenance fee for the 1" year Free of charge 1.4. Annual card maintenance fee for the 2" and following years 1.5. Fee for primary card renewal 2 Free of charge 1.6. Reissuance of primary card in case of lost / stolen / blocked or damaged card 1.6. Reissuance of primary card in case of lost / stolen / blocked or damaged card 1.6. Accrual % % on the balance (annual), min balance 10,000 som 1.6. Cash withdrawal fee in ATMs (The maximum amount of cash withdrawal per transaction at RICB ATMs is KGS 25 000 or USD 350 3.1. Cash withdrawal fee at cash desks in USD, EUR, RIDB and KZT 2.2 Cash withdrawal fee at cash desks in USD, EUR, RIDB and KZT 3.2. Cash withdrawal fee for technical or allowed overdraft³ 3.3. Cash withdrawal fee for technical or allowed overdraft³ 3.4. Cash deposit in foreign currency to the card account 3.5. A card-to-card money transfer (CARDEX⁴ system) 3.6. Payments for goods and services Free of charge 3.7. Card account statements 3.7. A card-to-card money transfer cond to the card account 3.8. Fee for crediting of funds to card accounts 3.8. Fee for crediting of funds to card accounts 3.9. Fee for regions of the cond to the card account 3.1. Card account statements Free of charge 3.2. A card-to-card money transfer cond to the final condition of the condit	1.	Issuance of primary VISA card with standard des	ign				
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	4.4	,	Free of c	harge			

4.5.	Card account statements						
4.5.1.	Balance inquiry	70	0,8				
4.5.2.	Mini-statement	70	0,8				
5.	Operations by cards issued by other banks in KIC	B devices	, , , , , , , , , , , , , , , , , , ,				
5.1.	Cash withdrawal in KICB ATMs	Free of charge					
5.2.	Cash withdrawal on foreign cards at KICB ATMs	300 3					
5.3.	Cash withdrawal via POS-terminals at KICB cash	1					
	desks	2%					
5.4.	Payments for goods and services in KICB POS-	Free of charge					
	terminals						
6.	Card blocking						
6.1.	Temporary blocking	Free of c	harge				
6.2.	Card unblocking	Free of charge					
7.	Other fees (KGS)						
7.1.	Fee for return of captured KICB card from KICB ATM	Eras of a	horas				
	(no later than 5 business days) ⁶	Free of c	narge				
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	According to the acquairer`s rates					
7.4	collection of ATM, max. in 60 (sixty) day period)						
7.4.	Fee for considering KICB customer claim/dispute on transaction made in KICB and Friendly network.	100)				
	(Standard term of considering is 30 days) ⁶	100					
7.5.	Fee for considering KICB customer claim/dispute on						
,	transaction made in other banks' network. (Standard	500)				
	term of considering is 30 days)						
7.6.	Fee for providing photo report from KICB ATM for	250)				
	KICB customers (no later than 5 business days) ⁶						
7.7.	Fee for providing photo report from KICB ATM for customers of other banks (no later than 5 business days) ⁶	800					
7.8.	Fee for considering claim/dispute on transaction from						
	cardholders of other banks (Standard term of considering	700					
	is 30 days) ⁶						
7.9.	Fee ⁷ for return of card issued by other bank, captured by	500					
	KICB ATM (Card shall be returned after planned cash collection of ATM, max. in 60 (sixty) day period)**	300)				
7.10.	Fee ⁷ for urgent return of card issued by other bank,						
7.10.	captured by KICB ATM (Card shall be returned after	900					
	planned cash collection of ATM, max. in 2 business days	800)				
	period ⁶)**	_					
8.	Visa Global Customer Assistance Service (GCAS)						
8.1.	Emergency Card Replacement	250					
8.2.	Emergency Cash Disbursement	175	5				
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					
3.5.	-1	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.

³ Cash withdrawal from borrowed funds is only possible when conducting transactions with the card in KICB devices and third-party banks

⁴ CARDEX is a local card-to-card money transfer system.

⁵ 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

- ⁶ 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..
- ⁷ If the name of the cardholder is embossed on the card and the client is authentificated.

	ad, settled by Payment system and can be changed in one-way order.	
Transaction currency exchange is carried out with the exch	nange rate of the day of transaction processing	
CARDHOLDER	BANK	

Standard spending (daily) limits¹:

	Daily Limits							Single transaction limit	
CARD TYPE	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 Gold instant 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	1
VISA Gold instant in KGS	270 000	20	1 500 000	5	270 000	15	270 000	15	50 000
VISA Gold instant in USD	4 000	20	20 000	5	4 000	15	4 000	15	-

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

Standard deposit limits for VISA cards:

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

² Remote 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.

³ The 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 I-bank mobile application.