

## SCHEDULE OF TARIFFS<sup>1</sup> FOR VISA CARDS FOR INDIVIDUALS

(Effective from August 6<sup>st</sup>, 2024)

	Transaction / service			Card ty	уре	1	
		Visa ( (KGS) /		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 standa	rd design		I		<b>F</b> ('	1
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 <sup>st</sup> year	KGS 300	/ USD 4	KGS 1 000 / USD 12		Free of charge	
1.1.4.	Annual card maintenance fee for the 2 <sup>nd</sup> 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 c	harge	Free o	f charge
1.1.7.	Reissuance of primary card in case of lost / stolen / blocked or damaged card <sup>2</sup>	KGS 300	/ USD 4	KGS 400 / USD 5		KGS 300 / USD 4	
1.2.	Issuance of primary VISA card with individ	lual design (ta	ikes approxim	ately 15 busines	s davs)		
	(When ordering cards with individual design minimum balance applies and annual maintenance fee for the 2 <sup>nd</sup> and subsequent years, as the cards with the standard design, according to the tariffs. Fee for the annual maintenance for the 1 <sup>st</sup> year does not apply)	KGS 1 USE		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 <sup>10</sup>
1.2.3.	Reissuance of primary card with individual design in case of lost / stolen / blocked or damaged card <sup>2</sup>	KGS 1 000 / USD 12		n/a		KGS 1000/USD 12 <sup>10</sup>	
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%	<u> </u>	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 <sup>4</sup>		%	1,5%		1,5%	
3.3.	A card-to-card money transfer (if CARDEX is avaliable <sup>5</sup> )	Free of	charge	Free of c	harge	Free o	f charge
3.4.	Payments for goods and services	Free of	charge	Free of c	harge	Free o	f charge
3.5.	Card account statements			-			
3.5.1.	Balance inquiry	Free of charge		Free of charge		Free of charge	
3.5.2.	Mini-statement	Free of	charge	Free of charge		Free of charge	
3.5.3.	SMS – notification (monthly service fee)	90	1	Free of c	harge	90	1
4.	In other banks' network	10/	10/ / *	10/	10/	107	10/ / '
4.1.	Cash withdrawal fee in ATMs and POS- terminals	1% (min KGS	1% (min USD 3)	1% (min KGS	1% (min	1% (min	1% (min USD 3)

4.2.Cash withdrawal fee for technical or allowed overdafit <sup>4</sup> 1.5% 1.5% (min KGS 250)1.5% (min KGS 250)1.5% (min KGS 250)1.5% (min (min KGS 250)1.5% (min (mi			250)		250)	USD 3)	KGS	
allowed overdraft <sup>4</sup> 1.5% KGS 2501.5% (min KGS 250)1.5% (LSD 3)1.5% (LSD 3)1.5% (LSD 3)1.5% (LSD 3)4.3.A card-to-card money transfer (if CARDTX is available)300,3300,3300,34.4.Psymetris for goods and services?Free of chargeFree of chargeFree of chargeFree of charge4.5.Rainements700,8700,8700,85.Operations by cards issued by other banks in KICB devices700,8700,87.1.Cash dimits-tuningFree of chargeFree of chargeFree of chargeFree of charge7.2.Payments for goods and services in KICBFree of chargeFree of chargeFree of chargeFree of charge7.3.Cash dimits-tuningFree of chargeFree of chargeFree of chargeFree of charge7.4.Adding and to stop list (Card will be permanenty blocked and musb be re- issued at the standard charge)Free of chargeFree of chargeFree of charge7.4.Fee for trutum of KICB card, captured by KICB ATM (cad shull be normed) aday periodFree of chargeFree of chargeFree of charge7.3.Fee for uppent return of KICB card, captured by KICB ATM (cad shull be normed) aday operiodS00S007.4.Fee for considering KICB customer chain/dispute on transaction made in kICB ATM (cad shull be normed) aday operiodS00S007.4.Fee for providing bloto report from KICB ATM for customer of other basks 			,		,		250)	
4.3.A card-to-card money transfer (if CADEX is available?)300,3300,3300,34.4.Payments for goods and services."Free of chargeFree of chargeFree of chargeFree of charge4.5.Card account statements700,8700,8700.84.5.1.Balance inquiry700,8700,8700.85.1.Corrections by cards issued by other banks in KUCB devicesFree of chargeFree of chargeFree of charge5.1.Cash withdrawal in KICB XIMsFree of chargeFree of chargeFree of charge7.2.Payments for goods and services in KICBFree of chargeFree of chargeFree of charge7.3.Cash withdrawal in KICB ATMsFree of chargeFree of chargeFree of charge7.4.Cash cards to stop bist (Card will beFree of chargeFree of chargeFree of charge7.4.Free for cream of exprused KICB card from KICB ATM (no later than 5 basiness days)1001007.4.Fee for cream of KICB card, captured by aday periodFree of considering kICB customer claim/dispute on transaction made in KICB ATM (con date made in the standard con of ATM, max, in2507.5.Fee for considering kICB customer claim/dispute on transaction from KICB ATM for class days?)5007.6.Fee for providing photo report from KICB ATM for customer of other banks days?)5007.7.Fee for considering kICB customer claim/dispute on transaction from card issued by other bank, captu	4.2.			(min	(min KGS	(min	(min KGS	
4.5       Card account statements       70       0.8       70       0.8       70       0.8         4.5.1       Balance inquiry       70       0.8       70       0.8       70       0.8         5.       Operations by cards issued by other banks in KLCB devices       .       .       .       .       0.8       70       0.8 <td>4.3.</td> <td></td> <td>30</td> <td>0,3</td> <td>30</td> <td>0,3</td> <td>/</td> <td>0,3</td>	4.3.		30	0,3	30	0,3	/	0,3
4.5.1.       Balance inquiry       70       0.8       70       0.8       70       0.8         5.2.       Ministatement       70       0.8       70       0.8       70       0.8         5.1.       Coperations by cards issued by other banks in KICB devices       Free of charge       Free of charge <td< td=""><td></td><td></td><td>Free of</td><td>charge</td><td>Free of c</td><td>harge</td><td>Free of</td><td>fcharge</td></td<>			Free of	charge	Free of c	harge	Free of	fcharge
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       Free of charge       F			70	0.0	70	0.0	70	0.0
5.     Operations by cards issued by other banks in KICB devices     Iree of charge     Iree of ch								-
5.1.     Cash withdrawal in KICB ATMs     Free of charge     Free of charge     Free of charge       6.     Card blocking     Free of charge     Free of charge     Free of charge       7.0.     Card blocking     Free of charge     Free of charge     Free of charge       7.1.     Card blocking     Free of charge     Free of charge     Free of charge       8.1.     Card blocking     Free of charge     Free of charge     Free of charge       9.1.     Card blocking     Free of charge     Free of charge     Free of charge       9.1.     Free for upper train of captured KICB card, too later than 5 basiness     100     100       7.3.     Fee for upper treum of KICB card, captured by KICB ATM in blishkek, in 1 days period     800     800       7.3.     Fee for return of KICB card, captured by other bank's ATM (card shall be returned a for fielding kICB customer claim/dispute on transaction made in other bank's ATM (card shall be returned a for onsidering kICB customer claim/dispute on transaction made in other banks' network. (Standard term of cansidering si 30 days)     100       7.4.     Fee for considering kICB customer claim/dispute on transaction made in other banks' network. (Standard term of cansidering si 30 days)     100       7.5.     Fee for providing photo report from KICB customer claim/dispute on transaction for cardisolity of other banks (standard term of caster) for transaction for caster sholes days)     500       7.7. <t< td=""><td></td><td></td><td></td><td>· · · · · ·</td><td>/0</td><td>0,8</td><td>/0</td><td>0,8</td></t<>				· · · · · ·	/0	0,8	/0	0,8
5.2.     Payments for goods and services in KICB     Free of charge     Free of charge     Free of charge       0.3.     Card blacking     Free of charge     Free of charge     Free of charge       6.1.     Temporary blocked and must be re- insued 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)     (KGS)       7.     Fee for return of captured KICB card from KICB ATM (no later than 5 basiness days?)     100       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 (sity) day period     250       7.4.     Fee for considering KICB customer claim/dispute on transaction made in difficient on transaction made in considering is 30 days?)     100       7.5.     Fee for providing photo report from KICB ATM for KICB customer claim/dispute on transaction made in considering is 30 days?)     500       7.6.     Fee for considering so days?)     700       7.7.     Fee for enorideners of other banks (Standard term of considering is 30 days?)     500       7.7.     Fee for enorideners of other banks (Standard term of considering is 30 days?)     500       7.8.     Fee for return of card issued by other banks (Standard term of considering is 30 days?)     500       7.9. <td< td=""><td></td><td></td><td></td><td></td><td>Free of a</td><td>harge</td><td>Free of</td><td>f charge</td></td<>					Free of a	harge	Free of	f charge
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 reissued at the standard charge)       Free of charge       Fre		Payments for goods and services in KICB POS-terminals						
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       Ito anticle and the standard charge)       Ito anticle a		Card blocking	-					
permanently blocked and must be re- issued at the standard charge)     Pree of charge     Pree of charge       6.3.     Card unblocking     Pree of charge     Pree of charge       7.     Other fees     (KGS)       7.1.     Fee for return of captured KICB card, from KICB ATM (no later than 5 busines days <sup>3</sup> )     100       7.2.     Fee for rungent return of KICB card, captured by KICB ATM in Bishkek, in 1     800       day period     250       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 (istry) day period)     250       7.4.     Fee for considering KICB customer claim/dispute on transaction made in KICB and Friendly network. (Standard term of considering KICB customer claim/dispute on transaction made in other banks' network. (Standard term of considering is 30 days)     100       7.5.     Fee for providing photo report from KICB ATM for RICB customers (no later than 5 business days <sup>3</sup> )     500       7.7.     Fee for providing photo report from transaction from cardholders of other banks. (Standard term of cansidering is 30 days <sup>3</sup> )     700       7.8.     Fee for result of an issued by other bank, captured by KICB ATM (Card shall be returned after planned cash collection of ATM. max. in 60 (kixy) day period)     500       7.10     Fee for regure totam of card issued by other bank, captured by KICB ATM (Card shall be returned after planned cash collection of ATM. max. in 60 (kixy) day period)     500       7.10     Fee <sup>5</sup> f								
7.       Other fees       (KGS)         7.1.       Fee for return of captured KICB card, from KICB ATM (no later than 5 business days <sup>3</sup> )       100         7.2.       Fee for urgent return of KICB card, captured by other bank's ATM (Card shall be returned after planed cash collection of ATM, max. in 60 (sixty) day period)       800         7.3.       Fee for return of KICB card, captured by other bank's ATM (Card shall be returned after planed cash collection of ATM, max. in 60 (sixty) day period)       250         7.4.       Fee for considering KICB customer claim/dispute on transaction made in other banks' network. (Standard term of considering is 0 days)       100         7.5.       Fee for providing photo report from KICB customer claim/dispute on transaction made in other banks' network. (Standard term of considering is 0 days <sup>3</sup> )       500         7.6.       Fee for providing photo report from KICB ATM for KICB customers (no later than 5 business days <sup>3</sup> )       250         7.7.       Fee for providing photo report from ks (Sundard term of considering is 0 days)       800         7.7.       Fee for providing photo report from ks (Sundard term of considering is 0 days)       700         7.8.       Fee for return of card issued by other banks (Sundard term of considering is 30 days)       700         7.8.       Fee for providing photo report from ks (Sundard term of considering is 30 days)       700         7.8.       Fee for return of card issued by other banks (Sundard term of considering is	6.2.	permanently blocked and must be re-	Free of	charge	Free of c	harge	Free of	fcharge
7.1.       Fee for return of captured KICB card from KICB ATM (no later than 5 business days')       100         7.2.       Fee for urgent return of KICB card, captured by KICB Card, captured by KICB ATM in Bishkek, in 1       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 00 (sity) day period)       800         7.4.       Fee for considering KICB customer claim/dispute on transaction made in KICB and Friendly network. (Standard term of considering is 30 days)       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 customer solution is days)       500         7.7.       Fee for providing photo report from KICB ATM for KICB customer claim/dispute on transaction made in other banks (Standard term of considering is 30 days)       500         7.6.       Fee for providing photo report from KICB ATM for customers (no later than 5 business days)       700         7.7.       Fee for considering claim/dispute on transaction from cardholders of other banks (standard term of considering is 30 days)       700         7.8.       Fee for considering claim/dispute on transaction from cardholders of other banks (standard term of card issued by other bank, captured by KICB ATM (Card shall be returned after planned cash collection of ATM, max, in 00 (sixty) day period)       500		U	Free of	charge	Free of c	harge	Free of	fcharge
from KICB ATM (no <sup>1</sup> later than 5 business     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 considering is 0 days <sup>3</sup> )     100       7.5.     Fee for considering KICB customer claim/dispute on transaction made in other banks' network. (Standard term of considering is 0 days)     500       7.5.     Fee for providing photo report from KICB ATM for customers of other banks. (Standard term of considering is 0 days)     500       7.6.     Fee for providing photo report from KICB ATM for customers of other banks. (no batter than 5 business days <sup>3</sup> )     700       7.7.     Fee for considering is sud by other banks (Standard term of considering is 30 days)     700       7.8.     Fee for providing photo report from KICB ATM for customers of other banks. (Standard term of considering is 30 days)     700       7.8.     Fee for considering claim/dispute on transaction from cardholders of other banks. (Standard term of considering is 30 days)     500       7.9.     Fee for considering claim/dispute on transaction from cardholders of other banks. (Standard term of considering is 30 days)     700       7.9.     Fee for oreguter term of card issued by other banks. (captured by KICB ATM (Card shall be retured after planned cash collection of ATM, max. in 2 busin					(KGS	5)		
captured by KICB ATM in Bishkek, in 1       800         day period       90         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 other bank's network. (Standard term of considering is 30 days)       100         7.5.       Fee for considering KICB customer claim/dispute on transaction made in other bank's 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)       250         7.7.       Fee for providing photo report from KICB ATM for customers of other banks (no later than 5 business days)       250         7.7.       Fee for providing photo report from KICB ATM for customers of other banks (no later than 5 business days)       700         7.8.       Fee for considering is 30 days)       700         7.9.       Fee for ground cash collection of ATM, max. in 0 (usity) day period)       700         7.9.       Fee for ground cash collection of ATM (card shall be returned after planned cash collection of ATM, max. in 0 (usity) day period)       700         7.10       Fee for ground cash collection of ATM (card shall be returned after planned cash collection of ATM, max. in 0 (usity) day period)       700         8.       Visa Global Customer As		from KICB ATM (no later than 5 business days <sup>7</sup> )			100			
other bank's ATM (Card shall be returned after planned cash collection of ATM, max. in of (sixty) day period)2507.4.Fee for considering KICB customer claim/dispute on transaction made in other banks' network. (Standard term of considering is 30 days?)1007.5.Fee for considering KICB customer claim/dispute on transaction made in other banks' network. (Standard term of considering is 30 days)5007.6.Fee for providing photo report from KICB ATM for KICB customers (no later than 5 business days?)5007.7.Fee for considering claim/dispute on transaction from cardholders of other banks (Standard term of considering is 308007.7.Fee for considering claim/dispute on transaction from cardholders of other banks (Standard term of considering is 307007.8.Fee for considering claim/dispute on transaction from cardholders of other banks (Standard term of considering is 30 days?)5007.9.Fee % for return of card issued by other banks, captured by KICB ATM (Card shall be returned after planned cash collection of ATM, max. in 60 (sixty) day period)5007.10Fee % 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 pc.?)%8008.Visa Global Customer Assistance Service (GCAS) fees (USD)*8108.1Emergency Card Replacement2508.2Emergency Card Replacement2508.3Emergency Card Replacement508.4Visa assistance center7,5	7.2.	captured by KICB ATM in Bishkek, in 1			800			
7.4.       Fee for considering KICB customer claim/dispute on transaction made in KICB and Friendly network. (Standard term of considering is 30 days <sup>7</sup> )       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 <sup>7</sup> )       500         7.7.       Fee for providing photo report from KICB customers of other banks (no later than 5 business days <sup>7</sup> )       250         7.8.       Fee for considering claim/dispute on transaction from cardholders of other banks (Standard term of considering is 30 days <sup>7</sup> )       800         7.8.       Fee for considering claim/dispute on transaction from cardholders of other banks (Standard term of considering is 30 days <sup>7</sup> )       700         7.9.       Fee for for event of card issued by other banks (Standard term of considering is 30 days <sup>7</sup> )       700         7.10       Fee <sup>8</sup> 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 <sup>8</sup> for urgent return of card issued by other bank, captured by KICB ATM (Card shall be returned after planned cash collection of atsil be returned after planned cash c	7.3.	other bank's ATM (Card shall be returned after planned cash collection of ATM, max. in	250					
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 <sup>5</sup> )       250         7.7.       Fee for providing photo report from KICB ATM for customers of other banks (no later than 5 business days <sup>7</sup> )       800         7.8.       Fee for considering claim/dispute on transaction from cardholders of other banks (standard term of considering is 30 days <sup>7</sup> )       700         7.9.       Fee <sup>8</sup> 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 <sup>8</sup> for urgent return of card issued by other shak, captured by KICB ATM (Card shall be returned after planned cash collection of ATM, max. in 2 business days pe. <sup>7</sup> ) <sup>8</sup> 800         8.       Visa Global Customer Assistance Service (GCAS) fees (USD) <sup>9</sup> 800         8.1       Emergency Cash Disbursement       175         8.2       Emergency Cash Disbursement       175         8.3       Emergency Service request (in case of rejection or non-use of the request)       500         8.4       Visa assistance center       7,5	7.4.	Fee for considering KICB customer claim/dispute on transaction made in KICB and Friendly network. (Standard	100					
7.6.       Fee for providing photo report from KICB ATM for KICB customers (no later than 5 business days <sup>3</sup> )       250         7.7.       Fee for providing photo report from KICB ATM for customers of other banks (no later than 5 business days <sup>7</sup> )       800         7.8.       Fee for considering claim/dispute on transaction from cardholders of other banks (Standard term of considering is 30 days <sup>7</sup> )       700         7.9.       Fee <sup>8</sup> 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 <sup>8</sup> 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. <sup>7</sup> ) <sup>8</sup> 800         8.       Visa Global Customer Assistance Service (GCAS) fees (USD) <sup>9</sup> 800         8.1       Emergency Card Replacement       250         8.2       Emergency Card Replacement       250         8.3       Emergency service request (in case of rejection or non-use of the request)       50         8.4       Visa assistance center       7,5	7.5.	Fee for considering KICB customer claim/dispute on transaction made in other banks' network. (Standard term of	500					
7.7.       Fee for providing photo report from KICB ATM for customers of other banks (no later than 5 business days <sup>7</sup> )       800         7.8.       Fee for considering claim/dispute on transaction from cardholders of other banks (Standard term of considering is 30 days <sup>7</sup> )       700         7.9.       Fee <sup>8</sup> 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 <sup>8</sup> 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. <sup>7</sup> ) <sup>8</sup> 800         8.       Visa Global Customer Assistance Service (GCAS) fees ( USD) <sup>9</sup> 800         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)       500         8.4       Visa assistance center       7,5	7.6.	Fee for providing photo report from KICB ATM for KICB customers (no later	250					
7.8.Fee for considering claim/dispute on transaction from cardholders of other banks (Standard term of considering is 30 days <sup>7</sup> )7007.9.Fee <sup>8</sup> 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)5007.10Fee <sup>8</sup> 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. <sup>7</sup> ) <sup>8</sup> 8008.Visa Global Customer Assistance Service (GCAS) fees (USD) <sup>9</sup> 8.1Emergency Card Replacement2508.2Emergency Cash Disbursement1758.3Emergency service request (in case of rejection or non-use of the request)500	7.7.	Fee for providing photo report from KICB ATM for customers of other banks			800			
7.9.Fee <sup>8</sup> 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)5007.10Fee <sup>8</sup> 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. <sup>7</sup> ) <sup>8</sup> 8008.Visa Global Customer Assistance Service (GCAS) fees ( USD) <sup>9</sup> 8.1Emergency Card Replacement2508.2Emergency Cash Disbursement1758.3Emergency service request (in case of rejection or non-use of the request)500	7.8.	Fee for considering claim/dispute on transaction from cardholders of other banks (Standard term of considering is 30	700					
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8.1Emergency Card Replacement2508.2Emergency Cash Disbursement1758.3Emergency service request (in case of rejection or non-use of the request)508.4Visa assistance center7,5		other bank, captured by KICB ATM (Card shall be returned after planned cash collection of ATM, max. in 2 business days pe. <sup>7</sup> ) <sup>8</sup>			800			
8.2Emergency Cash Disbursement1758.3Emergency service request (in case of rejection or non-use of the request)508.4Visa assistance center7,5			e (GCAS) fee	s ( USD) <sup>9</sup>				
8.3Emergency service request (in case of rejection or non-use of the request)508.4Visa assistance center7,5								
rejection or non-use of the request)       8.4     Visa assistance center       7,5			175					
	8.3	rejection or non-use of the request)			50			
8.5 Updating data in Visa Exception File 3	8.4	Visa assistance center						
	8.5	Updating data in Visa Exception File			3			

<sup>1</sup> All bank fees include a sales tax of 2%.

<sup>2</sup> 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.

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

<sup>5</sup> CARDEX is a local card-to-card money transfer system.

<sup>6</sup> 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.

<sup>7</sup> 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.

<sup>8</sup> If the name of the cardholder is embossed on the card and the client is authentificated.

<sup>9</sup> 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

<sup>10</sup> 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) limits<sup>1</sup>:

CARR	Daily Limits								Single transaction limit
CARD	ATM		Manual Cash		E-commerce <sup>2,3</sup>		ATM		Manual Cash
ТҮРЕ	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	-

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

 $^{2}$ 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.

<sup>3</sup>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 KICB mobile application.

Standard	deposit	limits	for	VISA	cards:
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	Daily limits				
Type of card	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			