

SCHEDULE OF TARIFFS¹ FOR VISA INFINITE CARDS FOR INDIVIDUALS
(Effective from October 1st, 2024)

	Transaction / service	Visa Infinite (KGS) / (USD)	
1.	Issuance of VISA card		
1.1.	Issuance of card	Free of charge	
1.2.	Fee for urgent issuance/reissuance (2 business days in Bishkek)	KGS 4 500 / USD 50	
1.3.	Annual card maintenance fee for the 1 st year	KGS 26 000 / USD 300	
1.4.	Annual card maintenance fee for the 2 nd and following years	22 000	250
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)	9 000	100
1.6.	Fee for primary card renewal	Free of charge	
1.7.	Reissuance of primary card in case of lost / stolen / blocked or damaged card ²	KGS 1 300 / USD 15	
1.8.	Fee for the transfer of funds from the card assigned in Elsom application to e-wallet "Elsom"	0,15%	
2.	In KICB network and Offices		
2.1.	Cash withdrawal fee in ATMs and POS-terminals (The maximum amount of cash withdrawal per transaction at KICB ATMs is KGS 25000 / USD 350)	0,5%	
2.1.1.	Receiving of the funds in cash at the bank cash desks in USD, Euro, RUB and KZT	Set by the bank on a daily basis	
2.2.	Cash withdrawal fee for technical or allowed overdraft ³	1,5%	
2.3.	A card-to-card money transfer (CARDEX ⁴)	Free of charge	
2.4.	Payments for goods and services	Free of charge	
2.5.	Card account statements		
2.5.1.	Balance inquiry	Free of charge	
2.5.2.	Mini-statement	Free of charge	
2.5.3.	SMS – notification (monthly service fee)	Free of charge	
3.	In other banks' network		
3.1.	Cash withdrawal fee in ATMs and POS-terminals	1% (min. KGS 250)	1% (min. USD 3)
3.2.	Cash withdrawal fee for technical or allowed overdraft ³	1,5% (min. KGS 250)	1,5% (min. USD 3)
3.3.	A card-to-card money transfer (if CARDEX is available) ⁴	30	0,3
3.4.	Payments for goods and services ⁵	Free of charge	
3.5.	Card account statements		
3.5.1.	Balance inquiry	70	0,8
3.5.2.	Mini-statement	70	0,8
4.	Operations using cards of other banks in KICB network		
4.1.	Cash withdrawal at KICB ATMs	Free of charge	
4.2.	Cashless payment of goods and services in KICB POS-terminals	Free of charge	
5.	Card blocking		
5.1.	Temporary blocking	Free of charge	
5.2.	Adding card to stop list (Card will be permanently blocked and must be re-issued at the standard charge)	Free of charge	
5.3.	Card unblocking	Free of charge	
6.	Other fees	KGS	
6.1.	Fee for return of captured KICB card from KICB ATM (no later than 5 business days ⁶)	100	
6.2.	Fee for urgent return of KICB card, captured by KICB ATM in Bishkek, in 1 day period	800	
6.3.	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	
6.4.	Fee for considering KICB customer claim/dispute on transaction made in KICB and Friendly network. (Standard term of considering is 30 days ⁶)	100	
6.5.	Fee for considering KICB customer claim/dispute on transaction made in other banks' network. (Standard term of considering is 30 days)	500	
6.6.	Fee for providing photo report from KICB ATM for KICB customers	250	

	(no later than 5 business days ⁶)	
6.7.	Fee for providing photo report from KICB ATM for customers of other banks (no later than 5 business days ⁶)	800
6.8.	Fee for considering claim/dispute on transaction from cardholders of other banks. (Standard term of considering is 30 days ⁶)	700
6.9.	Fee for return of card issued by other bank out of KR, captured by KICB ATM ⁷ (Card shall be returned after planned cash collection of ATM, max. in 60 (sixty) day period)	500
6.10	Fee for urgent return of card issued by other bank out of KR, captured by KICB ATM ⁷ (Card shall be returned after planned cash collection of ATM, max. in 2 business days period)	800
7.	Visa Global Customer Assistance Service (GCAS) fees (USD)⁸	
7.1.	Emergency Card Replacement	250
7.2.	Emergency Cash Disbursement	175
7.3.	Emergency service request (in case of rejection or non-use of the request)	50
7.4.	Visa assistance center	7,5
7.5.	Updating data in Visa Exception File	3
8.	Special services and privileges (detailed information on each item is available on the official VISA website)⁹	
8.1.	Global Customer Assistance Service	Free of charge
8.2.	International Medical and Travel Assistance	Free of charge
8.3.	Discounts and other privileges in elite stores and service providers	Free of charge
8.4.	Visa Luxury Hotel Program	Free of charge
8.5.	Escort at airports upon arrival / departure	Free of charge
8.6.	Purchase Protection Program	Free of charge
8.7.	Visa Concierge Services (including Visa Chat Bot service)	Free of charge
8.8.	Full Travel Insurance (up to USD 1 million)	Free of charge
8.9.	Cashback only for payments in Banks' POS-terminals	1% (max. KGS 2000)
		1% (max. USD 25)
8.10.	Special tariffs for cash transactions:	
8.10.1.	Cash withdrawal in KGS	50% of Bank's standard tariffs (minimum according to current tariffs – no discount)
8.10.2.	Cash withdrawal in USD, EUR, RUR, KZT	30% of Bank's standard tariffs (minimum according to current tariffs – no discount)
8.10.3.	OGMT in USD, EUR	50% of Bank's standard tariffs (minimum and maximum according to current tariffs – no discount)
8.10.4.	OGMT in RUR	50% of Bank's standard tariffs (minimum and maximum according to current tariffs – no discount)
8.10.5.	OGMT in KZT	50% of Bank's standard tariffs (minimum and maximum according to current tariffs – no discount)
8.10.6.	OMG in other currencies	50% of Bank's standard tariffs (minimum and maximum according to current tariffs – no discount)
8.11.	Speed pass service (no queue) at all branches and sub-branches of the Bank ¹⁰	Free of charge
8.12.	Priority service in the Bank's call center	Free of charge

CARDHOLDER

BANK

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/online re-issuance in mobile application KICB.

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 Cards.

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 authenticated.

⁸ 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.

⁹ Detailed information on all types of privileges on “Visa Infinite” cards is available on the official Visa website at the following link www.cis.visa.com.

¹⁰ «Visa Infinite» card holders can be serviced without queuing at any branch of the Bank (they have to have the payment card «Visa Infinite», which is the pass to be served without queuing).

Standard spending (daily) limits¹¹ for Visa Infinite:

Card currency	Daily Limits								Single transaction limit
	ATM		Manual Cash		E-commerce ^{12,13}		ATM		Manual Cash
	Amount	Number of operations	Amount	Number of operations	Amount	Number of operations	Amount	Number of operations	Amount
KGS	600 000	30	1 500 000	5	375 000	10	1 500 000	30	50 000
USD	8000	30	20 000	5	5 000	10	20 000	30	-

¹¹ Daily limits for cards may be extended upon written request of the customer.

¹² Remote payment for goods and services includes the types of payments that do not require the physical presence of the card for payment, i.e., reservation services in hotel complexes by fax, the payment by phone or by mail (MOTO: mail order / telephone order), etc.

¹³ 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:

Card currency	Daily limits	
	Amount	Number of operations
	ATM	
KGS	685 000	10
USD	10 000	10