

**SCHEDULE OF TARIFFS  
FOR ELCARD / UNIONPAY (CO BADGED) CARDS <sup>1</sup>  
FOR INDIVIDUAL AND CORPORATE CLIENTS  
(Effective from August 5, 2019)**

№	Transaction / service	Classic		Gold	
		KGS	USD	KGS	USD
1.	Issuance of card (7 working days – for Bishkek, 10 working days – for regions)	Free of charge	Free of charge	Free of charge	Free of charge
2.	Annual card maintenance fee for the 1 <sup>st</sup> year	160	2	1200	15
3.	Annual card maintenance fee for the 2 <sup>nd</sup> and the following years	400	5	1600	20
4.	Fee for urgent issuance of card (2 working days)	800	10	1600	20
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)	400	5	800	10
6.	Fee for primary / supplementary card renewal	Free of charge	Free of charge	Free of charge	Free of charge
7.	Reissuance of primary / supplementary card in case of lost / stolen / blocked or damaged card:				
	- standard issue	400	5	800	10
	- urgent issue	800	10	1600	20
8.	Fee for deposit of card account	N/A	N/A	N/A	N/A
9.	Fee for the transfer of funds from the card tied to e-wallet "Elsom"	0.15%	0.15%	0.15%	0.15%
10	<b>In KICB and Friendly network<sup>2</sup></b>				
10.1.	Cash withdrawal fee in ATMs and POS-terminals (Max cash withdrawal limit is KGS 25 000 or USD 350)	0.50%	0.50%	0.50%	0.50%
10.2.	Cash withdrawal fee for technical or allowed overdraft	1%	1%	1%	1%
10.3.	A card-to-card money transfer (CARDEX <sup>3</sup> )	Free of charge	Free of charge	Free of charge	Free of charge
10.4.	Payments for goods and services	Free of charge	Free of charge	Free of charge	Free of charge
10.5.	Fee for utilities (in Friendly ATM network only)	5	0.10	5	0.10
	<b>Card account statements</b>				
10.6.	Balance inquiry	Free of charge	Free of charge	Free of charge	Free of charge
10.7.	Mini-statement	Free of charge	Free of charge	Free of charge	Free of charge
10.8.	SMS – notification (monthly service fee)	80	1	Free of charge	Free of charge
10.9.	E-mail - notification	Free of charge	Free of charge	Free of charge	Free of charge
11.	<b>In network of other banks of KR, on Elcard System</b>				
11.1.	Cash withdrawal fee in ATMs and POS-terminals (Max cash withdrawal limit is KGS 25 000 or USD 350)	0.60%	0.60%	0.60%	0.60%
11.2.	Cash withdrawal fee for technical or allowed overdraft	1.10%	1.10%	1.10%	1.10%
11.3.	A card-to-card money transfer (if CARDEX is available)	15	0.30	15	0.30
11.4.	Payments for goods and services	Free of charge	Free of charge	Free of charge	Free of charge
11.5.	Fee for utilities(in ATMs)	5	0.10	5	0.10
	<b>Card account statements</b>				
11.6.	Balance inquiry	5	0.10	5	0.10
11.7.	Mini-statement	5	0.10	5	0.10
12.	<b>In network of other banks on UnionPay System</b>				
12.1.	Cash withdrawal fee in ATMs and POS-terminals (Max cash withdrawal limit is KGS 25 000 or USD 350)	1%, min. 350	1%, min. 4	1%, min. 350	1%, min. 4
12.2.	Cash withdrawal fee for technical or allowed overdraft	1.50%, min. 350	1.50%, min. 4	1.50%, min. 350	1.50%, min. 4
12.3.	Fee for utilities(in ATMs)	Free of charge	Free of charge	Free of charge	Free of charge

<b>Card account statements</b>					
12.4.	Balance inquiry	60	0.80	60	0.80
12.5.	Mini-statement	60	0.80	60	0.80
13.	<b>Card blocking</b>				
13.1.	Temporary blocking	Free of charge	Free of charge	Free of charge	Free of charge
13.2.	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	Free of charge
13.3.	Card unblocking	Free of charge	Free of charge	Free of charge	Free of charge
14.	<b>Other fees</b>	<b>KGS</b>			
14.1.	Fee for return of captured KICB card from KICB ATM (no later than 5 business days) <sup>4</sup>	100			
14.2.	Fee for urgent return of KICB card, captured by KICB ATM in Bishkek, in 1 working day period	800			
14.3.	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			
14.4.	Fee for considering KICB customer claim/dispute on transaction made in KICB and Friendly network. (Standard term of considering is 30 days)	100			
14.5.	Fee for considering KICB customer claim/dispute on transaction made in other banks' network. (Standard term of considering is 30 days)	500			
14.6.	Fee for providing photo report from KICB ATM for KICB customers (no later than 5 business days)	250			
14.7.	Fee for providing photo report from KICB ATM for customers of other banks (no later than 5 business days)	800			
14.8.	Fee for considering claim /dispute on transaction from cardholders of other banks (Standard term of considering is 30 days)	700			
14.9.	Fee for return of card issued by other bank out of KR, captured by KICB ATM (Card shall be returned after planned cash collection of ATM, max. in 60 (sixty) day period)	500			
14.10.	Fee for urgent return of card issued by other bank out of KR, captured by KICB ATM (Card shall be returned after planned cash collection of ATM, max. in 2 business days period)	800			

1. All bank fees include a sales tax of 2%.
2. This fee also applies to networks of banks that are members of Friendly network. As of 20.01.2016 Friendly network comprises the following banks: CJSC "KICB", OJSC "Bakai Bank", OJSC "Ayil Bank", CJSC "Bank Asia", OJSC "DosCredo Bank", OJSC "Finance Credit Bank". (Settings will be made after full launch in production)
3. CARDEX is a local card-to-card money transfer system.
4. Since an application for dispute transaction is submitted
5. If an application is accepted before 12:00 a.m. the card will be returned before the end of the same working day. After 12:00 a.m. the card will be returned before 12:00 a.m. of the next working day

**Cardholder**

**Bank**

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**Standard spending limits<sup>1</sup>:**

CARD TYPE	Daily Limits								Single transaction limit
	ATM		Manual Cash <sup>4</sup>		E-commerce <sup>2;3;4</sup>		Purchase		Money transfer and utility payment
	Amount	Number of operations	Amount	Number of operations	Amount	Number of operations	Amount	Number of operations	Amount
UPI Classic in KGS	270 000	15	270 000	5	270 000	15	270 000	15	50 000
UPI Classic in USD	4 000	15	4 000	5	4 000	15	4 000	15	-
UPI Gold in KGS	270 000	15	375 000	5	270 000	15	270 000	15	50 000
UPI Gold in USD	4 000	15	5 000	5	4 000	15	4 000	15	-
UPI Classic in KGS for payroll projects	270 000	15	270 000	5	270 000	15	270 000	15	50 000
UPI Classic in USD for payroll projects	4 000	15	4 000	5	4 000	15	4 000	15	-
UPI Gold in KGS for payroll projects	270 000	15	375 000	5	270 000	15	270 000	15	50 000
UPI Gold in USD for payroll projects	4 000	15	5 000	5	4 000	15	4 000	15	-

### Standard deposit limits for UPI cards:

Type of card	Daily limits	
	Amount	Number of operations
	ATM	
UPI Classic Individual in KGS	685 000	10
UPI Classic Individual in USD	10 000	10
UPI Gold Individual in KGS	685 000	10
UPI Gold Individual in USD	10 000	10
UPI Classic Individual in KGS for payroll projects	685 000	10
UPI Classic Individual in USD for payroll projects	10 000	10
UPI Gold Individual in KGS for payroll projects	685 000	10
UPI Gold Individual in USD for payroll projects	10 000	10

1. Daily limits for cards UPI Classic may be extended upon written request of the customer to the level of card UPI 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, i.e, 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.
4. The operations are available only for Elcard.