

SCHEDULE OF TARIFFS¹ FOR MASTERCARD CARDS FOR INDIVIDUALS

(Effective from February 5th, 2025)

	Transaction / service	Card type												
			Mastercard Standard			Mastercard Gold			Mastercard Standard pre- issued cards (Instant)			Mastercard Standard pre- issued cards (Instant)		
		KGS	USD	EUR	KGS	USD	EUR	KGS	USD	EUR	KGS	USD	EUR	
1.	Issuance of primary Mastercard car	d with st	tandard d	esign										
1.1.	Issuance of card (takes up to 7 (seven) business days – in the Bishkek, 10 (ten) business days – in the regions)	Free of charge			Free of charge			Free (instant card issue)			Free (instant card issue)			
1.2.	Fee for urgent issuance/reissuance (Takes approx. 2 (two) business days, available only in Bishkek)	600	7	7	1 500	20	20	Not applied			Not applied			
1.3.	Annual card maintenance fee for the 1 st year	Free of charge			Free of charge			Free of charge			Free of charge			
1.4.	Annual card maintenance fee for the 2^{nd} and following years	300	4	4	500	5	5	300	4	4	500	5	5	
1.5.	Fee for primary card renewal upon expiration ²	Free of charge			Free of charge			Free of charge			Free of charge			
1.6.	Reissuance of primary card in case of lost / stolen / blocked or damaged card	300	4	4	400	5	5	300	4	4	400	5	5	
2.	Accrual % % on the balance (annual), min balance 10,000 KGS	3%	0%	0%	3%	0%	0%	3%	0%	0%	3%	0%	0%	
3.	In KICB network						•		•		•	•	•	
3.1.	Cash withdrawal fee in ATMs (Max			Free of charge		Free of charge			Free of charge			Free of charge		
3.2.	Cash withdrawal fee in POS- terminals		0,5%		0,5%			0,5%			0,5%			
3.2.1.	Receiving USD, EUR, RUB, KZT in cash at KICB cash desks	Set by the bank on a daily basis												
3.3.	Cash withdrawal fee for technical or allowed overdraft ³	1,5%			1,5%			1,5%			1,5%			
3.4.	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								ot raise				

			doubts about authenticity are established on a daily basis							aily basis				
3.5.	A card-to-card money transfer (if CARDEX ⁴ is available)	F	Free of charge			Free of charge			Free of charge			Free of charge		
3.6.	Payments for goods and services ⁵	Free of charge			Free of charge			Free of charge			Free of charge			
3.7.	Card account statements	•		C							•		-	
3.7.1.	Balance inquiry	F	Free of char	rge	Free of charge			Free of charge			Free of charge			
3.7.2.	Mini-statement	F	Free of char	rge	Free of charge			Free of charge			Free of charge			
3.7.3.	SMS – notification (monthly service fee)	90	1	1	90	1	1	90	1	1	90	1	1	
4.	In other banks' network													
4.1.	Cash withdrawal fee in ATMs and POS-terminals	1,5% (min fee KGS 250)	1,5% (min fee USD 3)	(1,5% (min fee EUR 3)	1,5% (min fee KGS 250)	1,5% (min fee USD 3)	(1,5% (min fee EUR 3)	1,5% (min fee KGS 250)	1,5% (min fee USD 3)	(1,5% (min fee EUR 3)	1,5% (min fee KGS 250)	1,5% (min fee USD 3)	(1,5% (min fee EUR 3)	
4.2.	Cash withdrawal fee for technical or allowed overdraft ³	1,5% (min fee KGS 250)	1,5% (min fee USD 3)	1,5% (min fee EUR 3)	1,5% (min fee KGS 250)	1,5% (min fee USD 3)	1,5% (min fee EUR 3)	1,5% (min fee KGS 250)	1,5% (min fee USD 3)	(1,5% (min fee EUR 3)	1,5% (min fee KGS 250)	1,5% (min fee USD 3)	(1,5% (min fee EUR 3)	
4.3.	A card-to-card money transfer (if CARDEX ⁴ is available)	30	0,3	0,3	30	0,3	0,3	30	0,3	0,3	30	0,3	0,3	
4.4.	Payments for goods and services ⁵				H	Free of cha	rge	F	ree of char	ge	Free of charge			
4.5.	Card account statements													
4.5.1.	Balance inquiry	70	0,8	0,8	70	0,8	0,8	70	0,8	0,8	70	0,8	0,8	
4.5.2.	Mini-statement	70	0,8	0,8	70	0,8	0,8	70	0,8	0,8	70	0,8	0,8	
5.	Operations by cards issued by other	[.] banks i	n KICB de	evices										
5.1.	Cash withdrawal in KICB ATMs	F	Free of charge			Free of charge			Free of charge			Free of charge		
5.2.	Cash withdrawal by foreign cards in KICB ATMs	300	3	3	300	3	3	300	3	3	300	3	3	
5.3.	Cash withdrawal via POS-terminals in cash desk of KICB	2%			2%			2%			2%			
5.4.	Payments for goods and services in KICB POS-terminals	Free of charge		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.	Card unblocking	Free of charge			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 (five) business days ⁶)	Free of charge												

7.2.	Fee for urgent return of KICB card, captured by KICB ATM in Bishkek,	800
	in 1 (one) day period	
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)	According to the acquirer's fees
7.4.	Fee for considering KICB customer claim/dispute on transaction made in KICB network. (Standard term of considering is 5 (five) business days ⁶)	100
7.5.	Fee for considering KICB customer claim/dispute on transaction made in other banks' network. (Standard term of considering is set by the Payment system)	500
7.6.	Fee for providing photo report from KICB ATM for KICB customers (no later than 10 (ten) business days ⁶)	250
7.7.	Fee for providing photo report from KICB ATM for customers of other banks (no later than 10 (ten) business days ⁶)	800
7.8.	Fee for considering claim/dispute on transaction from cardholders of other banks (Standard term of considering is 30 (thirty) days) ⁶	700
7.9.	Fee ⁷ 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 ⁷ for urgent return of card issued by other bank, captured by KICB ATM (Card shall be returned max. in 2 (two) business days period ⁶)	800
8.	Mastercard Global Customer Assista	
8.1.	Emergency Card Replacement	148
8.2.	Emergency cash advance	95
8.3.	Lost/ stolen card report	35

8.4.	Virtual payment for services when	125
	card not present	

CARDHOLDER

Bank

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.

⁸Commissions 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.

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.

³Cash 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.

	Daily Limits												
CARD TYPE		АТМ	Cash-in ATM (replenishment)		Manual Cash		E-commerce ^{2;3}		Purchase		Money transfer and utility payment		
	Amount	Number of transactions	Amount	Number of transactions	Amount	Number of transactions	Amount	Number of transactions	Amount	Number of transactions	Amount		
MC Gold in KGS	270 000	20	685 000	10	1 500 000	5	270 000	15	270 000	15	50 000		
MC Gold in USD	4 000	20	10 000	10	20 000	5	4 000	15	4 000	15	-		
MC Gold in EUR	4 000*	20	10 000*	10*	20 000	5	4 000*	15	4 000	15	-		
MC Gold- Instant in KGS	270 000	20	685 000	10	1 500 000	5	270 000	15	270 000	15	50 000		
MC Gold- Instant in USD	4 000	20	10 000	10	20 000	5	4 000	15	4 000	15	-		
MC Gold- Instant in EUR	4 000*	20	10 000*	10*	20 000	5	4 000*	15	4 000	15	-		

Standard spending (daily) limits¹:

*only in KGS or USD equivalent

¹ Daily limits for Mastercard cards may be extended upon written request of the customer.

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 or open access yourself through the KICB mobile application.