

**SCHEDULE OF TARIFFS¹ FOR VISA CARDS FOR
PAYROLL PROJECT**
(Effective from June 1st, 2025)

Transaction / service		Card type	
		Visa Gold	
		KGS	USD
1.	Issuance of primary VISA card with standard design		
1.1.	Issuance of card (with smart chip, takes up to 7 business days for Bishkek, 10 business days for regions)	Free of charge	
1.2.	Fee for urgent issuance/reissuance (takes approx. 2 business days, available only in Bishkek)	1 500	20
1.3.	Annual card maintenance fee for the 1 st year	Free of charge	
1.4.	Annual card maintenance fee for the 2 nd and following years ²	Free of charge	
1.5.	Fee for primary card renewal ³	Free of charge	
1.6.	Reissuance of primary card in case of lost / stolen / blocked or damaged card	400	5
2.	Accrual % % on the balance (annual), min balance 10,000 som	3%	0%
3.	In KICB		
3.1.	Cash withdrawal fee in ATMs (The maximum amount of cash withdrawal per transaction at KICB ATMs is KGS 25 000 or USD 350)	Free of charge	
3.2.	Cash withdrawal fee at cash desks	Free of charge	
3.2.1.	Receipt of cash at the bank's cash desks in USD, EUR, RUB and KZT	Set by the bank on a daily basis	
3.3.	Cash withdrawal fee for technical or allowed overdraft ⁴	1,5%	
3.4.	Cash deposit in foreign currency to the card account	Free of charge The fee for the deposit of US dollars 1996-2006 years of issue not falling under the criteria of dilapidation and not causing doubts in authenticity is set on a daily basis	
3.5.	A card-to-card money transfer (CARDEX ⁵ system)	Free of charge	
3.6.	Payments for goods and services	Free of charge	
3.7.	Card account statements		
3.7.1.	Balance inquiry	Free of charge	
3.7.2.	Mini-statement	Free of charge	
3.7.3.	SMS – notification (monthly service fee)	90	1
3.8.	Fee for crediting of funds to card accounts	Free of charge	
3.9.	Fee for replenishment of payroll card with funds (except salary)	Free of charge	
4.	In other banks' network		
4.1.	Cash withdrawal fee in ATMs of other banks within the Kyrgyz Republic	Free of charge	
4.2.	Cash withdrawal fee in POS-terminals of other banks within the Kyrgyz Republic	1% (min KGS 250)	1% (min USD 3)
4.3.	Cash withdrawal fee in ATMs and POS-terminals in other countries	1% (min KGS 250)	1% (min USD 3)
4.4.	Cash withdrawal fee for technical or allowed	1,5% (min. fee KGS 250)	1,5% (min. fee \$3)

	overdraft ⁴		
4.5.	A card-to-card money transfer (if CARDEX ⁵ is available)	30	0,3
4.6.	Payments for goods and services ⁶	Free of charge	
4.7.	Card account statements		
4.7.1.	Balance inquiry	70	0,8
4.7.2.	Mini-statement	70	0,8
5.	Operations by cards issued by other banks in KICB 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 desks	2%	
5.4.	Payments for goods and services in KICB POS-terminals	Free of charge	
6.	Card blocking		
6.1.	Temporary blocking	Free of charge	
6.2.	Card unblocking	Free of charge	
7.	Other fees (KGS)		
7.1.	Fee for return of captured KICB card from KICB ATM (no later than 5 business days) ⁷	Free of charge	
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)	According to the acquirer`s rates	
7.4.	Fee for considering KICB customer claim/dispute on transaction made in KICB and Friendly network. (Standard term of considering is 30 days) ⁷	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) ⁷	250	
7.7.	Fee for providing photo report from KICB ATM for customers of other banks (no later than 5 business days) ⁷	800	
7.8.	Fee for considering claim/dispute on transaction from cardholders of other banks (Standard term of considering is 30 days) ⁷	700	
7.9.	Fee ⁸ 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 ⁸ 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 period ⁶)**	800	
8.	Visa Global Customer Assistance Service (GCAS) fees (USD)⁹		
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)	50	
8.4.	Visa assistance center	7,5	
8.5.	Updating data in Visa Exception File	3	

¹ All bank fees include a sales tax of 2%.

² Salary project cards are serviced in accordance with the tariffs specified in the agreement.

³ 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.

- ⁴ Cash withdrawal from borrowed funds is only possible when conducting transactions with the card in KICB devices and third-party banks.
- ⁵ CARDEX is a local card-to-card money transfer system.
- ⁶ 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.
- ⁷ 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..
- ⁸ If the name of the cardholder is embossed on the card and the client is authenticated.
- ⁹ 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

CARDHOLDER

BANK

Standard spending (daily) limits¹:

CARD TYPE	Daily Limits								Single transaction limit
	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	-
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.

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.

Standard deposit limits for VISA cards:

Type of card	Daily limits	
	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