

**SCHEDULE OF TARIFFS¹ FOR VISA BUSINESS CARDS
 (Effective from December 23rd, 2024)**

Transaction / service		Visa Business (KGS) / (USD)	
1.	Issuance of primary / supplementary VISA card		
1.1.	Issuance of card (takes up to 7 business days for Bishkek, 10 business days for regions)	Free of charge	
1.2.	Fee for urgent issuance / reissuance (including card maintenance fee for the 1 st year, takes approximately 2 business days, available only in Bishkek)	KGS 1 500 / USD 20	
1.3.	Annual card maintenance fee for the 1 st year	KGS 700 / USD 8	
1.4.	Annual card maintenance fee for Merchants for the 1 st year	Free of charge	
1.5.	Annual card maintenance fee for the 2 nd and the following years	700	8
1.6.	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)	1 000	12
1.7.	Minimum Balance for Merchants (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)	0	0
1.8.	Fee for primary / supplementary card renewal	Free of charge	
1.9.	Reissuance of primary / supplementary card in case of lost / stolen / blocked or damaged card ²	KGS 400 / USD 5	
1.10.	Fee for the transfer of funds from the card tied to e-wallet "Elsom"	0,15%	
2.	In KICB		
2.1.	Cash withdrawal fee in ATMs and POS-terminals (Max cash withdrawal limit is KGS 25 000 or 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 in ATMs and POS-terminals for Merchants (Max cash withdrawal limit is KGS 25 000 or USD 350)	0%	
2.3.	Cash withdrawal fee for technical or allowed overdraft ³	1,5%	
2.4.	A card-to-card money transfer (CARDEX ⁴ system)	Free of charge	
2.5.	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)	90	1
3.	In other banks' network		
3.1.	Cash withdrawal fee in ATMs and POS-terminals	1% (min. fee KGS 250)	1% (min. fee \$3)
3.2.	Cash withdrawal fee for technical or allowed overdraft ³	1,5% (min. fee KGS 250)	1,5% (min. fee \$3)
3.3.	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 doubts about authenticity are established on a daily basis	
3.4.	A card-to-card money transfer (if CARDEX ⁴ is available)	30	0,3
3.5.	Payments for goods and services ⁵	Free of charge	
3.6.	Card account statements		
3.6.1.	Balance inquiry	70	0,8
3.6.2.	Mini-statement	70	0,8

4.	Operations by cards issued by other banks in KICB devices	
4.1.	Cash withdrawal in KICB ATMs	Free of charge
4.2.	Payments for 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 (no later than 5 business days) ⁶	250
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 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
6.10	Fee ⁷ 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
7.	Visa Global Customer Assistance Service (GCAS) fees (USD)⁸	USD
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

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.

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.

CARD TYPE	Daily Limits								Single transaction limit
	ATM		Manual Cash		E-commerce ^{2;3}		Purchase		Money transfer and utility payment
	Amount	Number of operations	Amount	Number of operations	Amount	Number of operations	Amount	Number of operations	Amount
VISA Business in KGS	270 000	15	375 000	5	270 000	15	270 000	15	50 000
VISA Business in USD	4 000	15	5 000	5	4 000	15	4 000	15	-

Standard spending (daily) limits ¹:

1. Daily limits for Visa Business card 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 I-bank mobile application

Standard deposit limits for VISA Business cards:

Type of card	Daily limits	
	Amount	Number of operations
	ATM	
VISA Business in KGS	685 000	10
VISA Business in USD	10 000	10