

## SCHEDULE OF TARIFFS<sup>1</sup> FOR MASTERCARD CARDS FOR PAYROLL PROJECT

(Effective from June 1<sup>st</sup>, 2025)

|        | Transaction / service   | Card type  |               |                |                   |                      |                       |
|--------|---|--|---------------|----------------|-------------------|----------------------|-----------------------|
|        |   | Mastercard Standard  |               |                | Mastercard Gold   |                      |                       |
|        |   | KGS  | USD           | EUR            | KGS               | USD                  | EUR                   |
| 1.     | Issuance of primary Mastercard card with standard design  |  |               |                |                   |                      |                       |
| 1.1.   | Issuance of card (takes up to 7 business days – in the Bishkek, 10 business days – in the regions)                        | Free of charge   |               |                | Free of charge    |                      |                       |
| 1.2.   | Fee for urgent issuance/reissuance (takes approx. 2 business days, available only in Bishkek)                             | 600  | 7             | 7              | 1500              | 20                   | 20                    |
| 1.3.   | Annual card maintenance fee for the 1 <sup>st</sup> year  | Free of charge   |               |                | Free of charge    |                      |                       |
| 1.4.   | Annual card maintenance fee for the 2 <sup>nd</sup> and following years <sup>2</sup>                                      | Free of charge   |               |                | Free of charge    |                      |                       |
| 1.5.   | Fee for primary card renewal upon expiration <sup>3</sup>   | Free of charge   |               |                | Free of charge    |                      |                       |
| 1.6.   | Reissuance of primary card in case of lost / stolen / blocked or damaged card   | 300  | 3             | 3              | 400               | 5                    | 5                     |
| 2.     | Accrual % % on the balance (annual), min balance 10,000 som   | 3%   | 0%            | 0%             | 3%                | 0%                   | 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   |               |                | Free of charge    |                      |                       |
| 3.2.   | Cash withdrawal fee at cash desks   | Free of charge   |               |                | 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 <sup>4</sup>   | 1,5%   |               |                | 1,5%              |                      |                       |
| 3.4.   | Cash deposit in foreign currency to the card account  | Free of charge<br>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 <sup>5</sup> system)  | Free of charge   |               |                | Free of charge    |                      |                       |
| 3.6.   | Payments for goods and services <sup>6</sup>  | Free of charge   |               |                | Free of charge    |                      |                       |
| 3.7.   | Card account statements   |  |               |                |                   |                      |                       |
| 3.7.1. | Balance inquiry   | Free of charge   |               |                | Free of charge    |                      |                       |
| 3.7.2. | Mini-statement  | Free of charge   |               |                | Free of charge    |                      |                       |
| 3.7.3. | SMS – notification (monthly service fee)  | 90   | 1             | 1              | 90                | 1                    | 1                     |
| 3.8.   | Fee for crediting of funds to card accounts   | Free of charge   |               |                | Free of charge    |                      |                       |
| 3.9.   | Fee for replenishment of payroll card with funds (except salary)  | Free of charge   |               |                | 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   |               |                | Free of charge    |                      |                       |
| 4.2.   | Cash withdrawal fee in POS-terminals of other banks within  | 1,5% (min fee  | 1,5% (min fee | (1,5% (min fee | 1,5% (min fee KGS | 1,5% (min fee USD 3) | (1,5% (min fee EUR 3) |

|        |   |                                   |                            |                             |                              |                            |                            |
|--------|---|-----------------------------------|----------------------------|-----------------------------|------------------------------|----------------------------|----------------------------|
|        | the Kyrgyz Republic   | KGS<br>250)                       | USD 3)                     | EUR 3)                      | 250)                         |                            |                            |
| 4.3.   | Cash withdrawal fee in ATMs and POS-terminals in other countries  | 1,5%<br>(min fee<br>KGS<br>250)   | 1,5%<br>(min fee<br>USD 3) | (1,5%<br>(min fee<br>EUR 3) | 1,5% (min<br>fee KGS<br>250) | 1,5% (min<br>fee USD 3)    | (1,5% (min<br>fee EUR 3)   |
| 4.4.   | Cash withdrawal fee for technical or allowed overdraft <sup>4</sup>   | 1,5%<br>(min fee<br>KGS<br>250)   | 1,5%<br>(min fee<br>USD 3) | 1,5%<br>(min fee<br>EUR 3)  | 1,5%<br>(min fee<br>KGS 250) | 1,5%<br>(min fee<br>USD 3) | 1,5%<br>(min fee<br>EUR 3) |
| 4.5.   | A card-to-card money transfer (if CARDEX <sup>5</sup> is available)   | 30                                | 0,3                        | 0,3                         | 30                           | 0,3                        | 0,3                        |
| 4.6.   | Payments for goods and services <sup>6</sup>  | Free of charge                    |                            |                             | Free of charge               |                            |                            |
| 4.7.   | Card account statements   |                                   |                            |                             |                              |                            |                            |
| 4.7.1. | Balance inquiry   | 70                                | 0,8                        | 0,8                         | 70                           | 0,8                        | 0,8                        |
| 4.7.2. | Mini-statement  | 70                                | 0,8                        | 0,8                         | 70                           | 0,8                        | 0,8                        |
| 5.     | Operations by cards issued by other banks in KICB devices   |                                   |                            |                             |                              |                            |                            |
| 5.1.   | Cash withdrawal in KICB ATMs  | Free of charge                    |                            |                             | Free of charge               |                            |                            |
| 5.2.   | Cash withdrawal via POS-terminals at KICB cash desks  | 2%                                |                            |                             |                              |                            |                            |
| 5.3.   | Payments for goods and services in KICB POS-terminals   | Free of charge                    |                            |                             |                              |                            |                            |
| 5.4.   | Payments for goods and services in KICB POS-terminals   | Free of charge                    |                            |                             | Free of charge               |                            |                            |
| 6.     | Card blocking   |                                   |                            |                             |                              |                            |                            |
| 6.1.   | Temporary blocking  | Free of charge                    |                            |                             | Free of charge               |                            |                            |
| 6.2.   | Card unblocking   | 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 business days <sup>7</sup> )  | 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 network. (Standard term of considering is 5 business days <sup>7</sup> )                        | 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 business days <sup>7</sup> )  | 250                               |                            |                             |                              |                            |                            |
| 7.7.   | Fee for providing photo report from KICB ATM for customers of other banks (no later than 10 business days <sup>7</sup> )  | 800                               |                            |                             |                              |                            |                            |
| 7.8.   | Fee for considering claim/dispute on transaction from cardholders of other banks (Standard term of considering is 30 days) <sup>7</sup>                                     | 700                               |                            |                             |                              |                            |                            |
| 7.9.   | Fee <sup>8</sup> 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 <sup>8</sup> for urgent return of card issued by other bank, captured by KICB   | 800                               |                            |                             |                              |                            |                            |

|           |   |     |
|-----------|---|-----|
|           | ATM (Card shall be returned after planned cash collection of ATM, max. in 2 business days period <sup>7</sup> ) |     |
| <b>8.</b> | <b>Mastercard Global Customer Assistance Service fees (EUR)<sup>9</sup></b>                                     |     |
| 8.1.      | Emergency replacement card  | 148 |
| 8.2.      | Emergency cash advance  | 95  |
| 8.3.      | Lost/stolen card report   | 35  |
| 8.4.      | Virtual payment for services when card not present  | 125 |

<sup>1</sup> All bank fees include a sales tax of 2%.

<sup>2</sup> Salary project cards are serviced in accordance with the tariffs specified in the agreement.

<sup>3</sup> 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.

<sup>4</sup> Cash withdrawal from borrowed funds is only possible when conducting transactions with the card in KICB devices and third-party banks.

<sup>5</sup> CARDEX is a local card-to-card money transfer system.

<sup>6</sup> 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.

<sup>7</sup> 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.

<sup>8</sup> If the name of the cardholder is embossed on the card and the client is authenticated.

<sup>9</sup> 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.

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CARDHOLDER

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BANK

## Standard spending (daily) limits<sup>1</sup>:

| CARD TYPE          | Daily Limits |                        |                             |                        |             |                        |                           |                        |          |                        | Single transaction limit           |
|--------------------|--------------|------------------------|-----------------------------|------------------------|-------------|------------------------|---------------------------|------------------------|----------|------------------------|------------------------------------|
|                    | ATM          |                        | Cash-in ATM (replenishment) |                        | Manual Cash |                        | E-commerce <sup>2,3</sup> |                        | 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 Standard in KGS | 270 000      | 15                     | 685 000                     | 10                     | 270 000     | 5                      | 270 000                   | 15                     | 270 000  | 15                     | 50 000                             |
| MC Standard in USD | 4 000        | 15                     | 10 000                      | 10                     | 4 000       | 5                      | 4 000                     | 15                     | 4 000    | 15                     | -                                  |
| MC Standard in EUR | 4 000*       | 15*                    | 10 000*                     | 10*                    | 4 000       | 5                      | 4 000*                    | 15*                    | 4 000*   | 15*                    | -                                  |
| 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                     | -                                  |

\*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 I-bank mobile application.