

**Tariffs<sup>1</sup> for issue and maintenance of local card Elcart**  
 (All tariffs are in KGS) (Effective from June 16<sup>st</sup>, 2025)

№	Name of service	Individual / Corporate	Card Pensioner/ «Social benefits»	Payroll projects <sup>8</sup>	«Elsom/Elcart»	Elcard pre-issued cards(Instant)(Individual/ Card Pensioner/ «Social benefits»)/ Payroll projects
1.	A card issue and a card account opening in a standard mode (Includes annual service fee (for 1 year). Issuing takes 7 business days in Bishkek, 10 business days in regions)	Free	Free	Free	Not issued	Free (instant card issue)
2.	Annual service fee for 1 <sup>st</sup>	Free	Free	Free	Free	Free
3.	Annual service fee (for 2 <sup>nd</sup> and subsequent years)	210	Free	210	100	210/ Free/ 210
4.	Urgent card issue and card account opening (2 working days)	500	200	500	Not issued	Not applied
5.	Minimum balance (The amount of the minimum balance is blocked on the card account upon the first receipt of funds to the card account. This amount becomes available after the expiration of the card or when the card account is closed. The minimum balance is also applied to the additional card)	350	0	0	50	According to the terms
6.	Card reissue due to expiration	Free	Free	Free	Not issued	Free
7.	Reissue of a card with a new number in case of loss (theft), instead of a damaged one: - in a standard mode - urgently	250 500	Free for Card Pensioner <sup>2</sup> 80 180	250 500	Not issued	According to the terms
8.	<u>Issue of main/additional card with individual design</u> (Period of production- 15 working days)					
8.1.	A fee for issuing cards with individual design (When ordering a card with an individual design, a minimum balance and an annual service fee for the 2 <sup>nd</sup> and subsequent years are applied, similar to cards with a standard design, according to the current tariffs. The annual service fee for the 1 <sup>st</sup> year is not applied)	350	-	According to the agreement	Not issued	-
8.2.	Reissue of the main/additional card with individual design upon expiration	250	-	According to the agreement	Not issued	According to standart cards tariffs <sup>9</sup>
8.3.	Reissue of the main/additional card with individual design in case of loss, theft or damage	350	-	According to the agreement	Not issued	According to standart cards tariffs <sup>9</sup>
9.	Fee for the transfer of funds from a card linked to the Elsom electronic wallet through the Elsom wallet	0,15%	0,15%	0,15%	0,15%	0,15%

10.	Fee for replenishing the card with cash through the bank cash desk, ATM/PT other than the intended purpose of the product/card type (Free)	N/A	0,3%	0,3%	N/A	According to the terms
11.	Accrual of interest on a balance equal to KGS 10 000	3% per year	3% <sup>3</sup> per year	3% <sup>3</sup> per year	3% <sup>3</sup> per year	According to the terms
<b>In KICB devices and offices</b>						
12.	Cash withdrawal fee in ATMs (The maximum amount of cash withdrawal per transaction at KICB ATMs is KGS 25 000)	Free	Free	Free	Free	Free
12.1.	Cash withdrawal fee in POS-terminals	0,5%	Free	According to the agreement	0,2%	According to the terms
12.2.	Receipt of cash at the bank's cash desks in USD, Euros, RUB and KZT	It's determined by the bank on a daily basis				
13.	Cash withdrawal through a technical or authorized overdraft	1,5%	1,5%	1,5%	1,5%	1,5%
14.	Money transfer (CARDEX) <sup>4</sup>	Free	Free	Free	Free	Free
15.	Cashless payment for goods and services	Free	Free	Free	Free	Free
<b>Information on a card account status</b>						
16.	Balance request	Free	Free	Free	Free	Free
17.	Mini statement on a card account	Free	Free	Free	Free	Free
18.	SMS - notification (monthly cost of the service)	60	60	60	60	60
<b>In the network of devices of third-party banks in the KR</b>						
19.	Cash withdrawal from ATMs and cash desks	0,6%	0,6%	0,6%	0,6%	0,6%
20.	Cash withdrawal through a technical or authorized overdraft	1,5%	1,5%	1,5%	1,5%	1,5%
21.	Money transfer (if the bank is connected to CARDEX)	15	15	15	15	15
22.	Cashless payment for goods and services	Free	Free	Free	Free	Free
<b>Information on a card account status</b>						
23.	Balance request	5	5	5	5	5
24.	Mini statement on a card account	10	10	10	10	10
<b>Card blocking</b>						
25.	Temporary blocking	Free	Free	Free	Free	Free
26.	Card unblocking	Free	Free	Free	Free	Free
27.	Card cancellation (card closing)	Free	Free	Free	Free	Free
<b>Other fees</b>						
28.	Return of a card seized in the devices of a third-party bank (a card is returned during the next collection period or within a period not exceeding 60 (sixty) days) <sup>5</sup>	150	150	150	150	150
29.	Urgent return of the card within 1 (one) day when the card is withdrawn by the KICB device in Bishkek	500	500	500	500	500
30.	Consideration of a financial claim for an operation carried out in a device of a third-party bank (standard consideration period is up to 30 days) <sup>5</sup>	250	250	250	250	250

31.	Return of a card withdrawn from KICB ATMs (within 5 business days) <sup>5, 10</sup>	100	100	100	100	100
32.	For consideration of the application and return of money withdrawn from KICB ATMs (within no more than 5 business days) <sup>5</sup>	100	100	100	100	100
33.	Provision of a photo report from a KICB ATM (within no more than 10 business days) <sup>5</sup>	100	100	100	100	100
34.	Provision of a photo report from a KICB ATM to customers of third-party banks <sup>6</sup> (within no more than 10 working days) <sup>5</sup>	500	500	500	500	500

<sup>1</sup> All fees charged by the bank include 2% sales tax.

<sup>2</sup> No more than 2 times in one year.

<sup>3</sup> Monthly interest (annual) on any positive balance.

<sup>4</sup> CARDEX – inter-card transfer system

<sup>5</sup> Since the registration of the application.

<sup>6</sup> The fee for consideration of the application is withheld in any case, even if the application was false.

<sup>8</sup> On additional cards issued to the main cards in the framework of salary projects, the tariffs of individuals.

<sup>9</sup> Reissue of a pre-issued card (Instant) with individual design is issued out in the standard mode, with the obligatory indication of the cardholder's full name.

<sup>10</sup> If the card is retained due to an ATM technical error, no fee is applied."

CARDHOLDER

BANK

**Standard limits for the expenditure of funds:**

Card type	Day limits								Limit for 1 (one) operation
	ATM		Cash Points		Purchase through Internet <sup>1:2</sup>		Commercial and service company		Money transfers and utilities
	Amount	Number of operations	Amount	Number of operations	Amount	Number of operations	Amount	Number of operations	Amount
Elcart	75 000	5	80 000	5	50 000	5	80 000	10	50 000

**Standard limits for the replenishment of funds to the cards Elcart:**

Card type	Day limits	
	Amount	Number of operations

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	ATM	
Elcart	685 000	10

1. Remote payment for goods and services includes types of payments when the physical presence of the card is not required during payment, i.e. booking services of hotel complexes by fax, etc., payment by phone or by mail (MOTO: mailorder/telephoneorder), etc.
2. The option of conducting internet transactions or remote payment is closed on all cards by default. To open this option, you need to fill out an application or open access yourself through the KICB mobile application.