

Tariffs¹ for issue and maintenance of local card Elcard¹² and Elcard+¹¹
 (All tariffs are in KGS) (Effective from April 7, 2026)

№	Name of service	Individual / Corporate	Card Pensioner/ «Social benefits»	Payroll projects ⁷	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	Free (instant card issue)
2.	Annual service fee for 1 st	Free	Free	Free	Free
3.	Annual service fee (for 2 nd and subsequent years)	210	Free	210	210/ Free/ 210
4.	Urgent card issue and card account opening (2 working days)	500	200	500	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	According to the terms
6.	Card reissue due to expiration	Free	Free	Free	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 ² 80 180	250 500	According to the terms
8.	Issue of main/additional card with individual design (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 nd and subsequent years are applied, similar to cards with a standard design, according to the current tariffs. The annual service fee for the 1 st year is not applied)	350	-	According to the agreement	-
8.2.	Reissue of the main/additional card with individual design upon expiration	250	-	According to the agreement	According to standart cards tariffs ⁹
8.3.	Reissue of the main/additional card with individual design in case of loss, theft or damage	350	-	According to the agreement	According to standart cards tariffs ⁹
9.	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%	According to the terms
10.	Accrual of interest on a balance equal to KGS 10 000	3% per year ⁸	3% ³ per year	3% ³ per year	According to the terms
In KICB devices and offices					
11.	Cash withdrawal fee in ATMs (The maximum amount of cash withdrawal per transaction at KICB ATMs is KGS 25 000)	Free	Free	Free	Free

11.1.	Cash withdrawal fee in POS-terminals	0,5%	Free	According to the agreement	According to the terms
11.2.	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			
12.	Cash withdrawal through a technical or authorized overdraft	1,5%	1,5%	1,5%	1,5%
13.	Money transfer (CARDEX) ⁴	Free	Free	Free	Free
14.	Cashless payment for goods and services	Free	Free	Free	Free
Information on a card account status					
15.	Balance request	Free	Free	Free	Free
16.	Mini statement on a card account	Free	Free	Free	Free
17.	SMS - notification (monthly cost of the service)	60	60	60	60
In the network of devices of third-party banks in the KR					
18.	Cash withdrawal from ATMs and cash desks	0,6%	0,6%	0,6%	0,6%
19.	Cash withdrawal through a technical or authorized overdraft	1,5%	1,5%	1,5%	1,5%
20.	Money transfer (if the bank is connected to CARDEX)	15	15	15	15
21.	Cashless payment for goods and services	Free	Free	Free	Free
Information on a card account status					
22.	Balance request	5	5	5	5
23.	Mini statement on a card account	10	10	10	10
Card blocking					
24.	Temporary blocking	Free	Free	Free	Free
25.	Card unblocking	Free	Free	Free	Free
26.	Card cancellation (card closing)	Free	Free	Free	Free
Other fees					
27.	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)	150	150	150	150
28.	Urgent return of the card within 1 (one) day when the card is withdrawn by the KICB device in Bishkek	500	500	500	500
29.	Consideration of a financial claim for an operation carried out in a device of a third-party bank ⁶ (standard consideration period is up to 30 days) ⁵	250	250	250	250
30.	Return of a card withdrawn from KICB ATMs (within 5 business days) ^{5, 10}	100	100	100	100
31.	For consideration of the application ⁶ and return of money withdrawn from KICB ATMs (within no more than 5 business days) ⁵	100	100	100	100
32.	Provision of a photo report from a KICB ATM (within no more than 10 business days) ⁵	100	100	100	100
33.	Provision of a photo report from a KICB ATM to customers of third-party banks (within no more than 10 working days) ⁶	500	500	500	500

¹ All fees charged by the bank include 2% sales tax.

² No more than 2 times in one year.

³ Monthly interest (annual) on any positive balance.

⁴ CARDEX – inter-card transfer system

⁵ Since the registration of the application.

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

⁷ On additional cards issued to the main cards in the framework of salary projects, the tariffs of individuals.

⁸ For Corporate customers are not accrued on the balance

⁹ 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.

¹⁰ If the card is retained due to an ATM technical error, no fee is applied.

¹¹ Available only for individuals and payroll projects

¹² The issuance of Elcard cards for individuals and payroll projects has been discontinued from 7 April 2026

CARDHOLDER

BANK

Standard limits for the expenditure of funds:

Card type	Day limits								Limit for 1 (one) operation
	ATM		Cash Points		Purchase through Internet ^{1;2}		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
Elcard/Elcard+	75 000	5	80 000	5	50 000	5	80 000	10	50 000

Standard limits for the replenishment of funds to the cards Elcard/Elcard+:

Card type	Day limits	
	Amount	Number of operations
	ATM	
Elcard/Elcard+	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.