

**Tariffs of «KSB Commercial Bank» CJSC
for the issuance and maintenance of Visa payment cards to customers - residents of the Kyrgyz Republic,
individuals and legal entities**

No.	Service	Tariff for Visa Classic	Tariff for Visa Platinum	Note
1	Fee for issuing the main/additional cards	Free of charge	Free of charge	Card issuance in the standard mode is up to 5 business days in Bishkek and Osh, up to 10 business days in the regions
2	Fee for urgent issuing of main/additional cards	400/5USD/5 EUR	800 KGS/10 USD/10EUR	The fee is charged in addition to the fee for the issue. Issuance of a card in an urgent mode is up to 2 business days in Bishkek and Osh, up to 5 business days in the regions
3	Fee for annual maintenance of primary/additional cards in the first year	400/5USD/5 EUR	800 KGS/10 USD/10EUR	
4	Fee for annual maintenance of the main/additional cards in subsequent years	400/5USD/5 EUR	800 KGS/10 USD/10EUR	
5	Reissue of the Card due to the loss of the card or PIN code	400/5USD/5 EUR	800 KGS/10 USD/10EUR	
6	Reissue of the Card due to expiration	Free of charge	Free of charge	
7	Fee for cash withdrawal:			
7.1	At ATMs of the Bank / Friendly network	0,40%	0,40%	
7.2	At ATMs of other banks	1,5% (min 200 KGS/ 2 USD/ 2 EUR)	1,5% (min 200 KGS/ 2 USD/ 2 EUR)	
7.3	At the branches of the Bank	0,40%	0,40%	The issuance of funds through the Bank's cash desks without presenting a card will be carried out according to the cash and settlement service tariffs in effect on that day
7.4	At the branches of other Banks	1,5% (min 200 KGS/ 2 USD/ 2 EUR)	1,5% (min 200 KGS/ 2 USD/ 2 EUR)	
8	Fee for requesting a balance/mini-statement:			
8.1	Fee for requesting a balance / mini-statement by Bank / Friendly Network devices	Free of charge	Free of charge	
8.2	Fee for requesting a balance / mini-statement by devices in other banks	60 com/1 USD/1 EUR	60 com/1 USD/1 EUR	
9	Cashless payment for goods and services	Free of charge	Free of charge	
10	Monthly commission for receiving SMS-notification service - card balance request - receipt of confirmations of ongoing transactions on the card	100 KGS / 1 USD/ 1 EUR	100 KGS / 1 USD/ 1 EUR	
11	E-mail notification for each transaction for those who have activated the SMS notification service	Free of charge	Free of charge	Can only be provided in addition to the "SMS-notification" service
12	Fee for obtaining a statement on paper at a branch of the Bank	100 KGS/ 1 USD/ 1 EUR	100 KGS/ 1 USD/ 1 EUR	
13	Fee for obtaining a certificate of the state of the card account	In the standard mode 300 KGS; in urgent mode 500 KGS	In the standard mode 300 KGS; in urgent mode 500 KGS	In the standard mode, the certificate is provided on the next business day from the date of filing the application for the issuance of the certificate; in urgent mode, a certificate is issued on the day of application
14	Card blocking fee	Free of charge	Free of charge	
15	Card unblocking Fee	Free of charge	Free of charge	
16	Fee for consideration of a financial claim for transactions using a card	400/5USD/5 EUR	400/5USD/5 EUR	
17	Calculation of interest on the balance of funds	3% per annum in KGS currency	3% per annum in KGS currency	on cards in KGS currency, for a balance over 5000 KGS
18	PIN-code change	Free of charge	Free of charge	
19	Fee for returning forgotten funds at ATMs of the Bank	Free of charge	Free of charge	At the request of the cardholder
20	Fee for returning a card forgotten by the Customer at the Bank's ATM	Free of charge	Free of charge	The return of the card is carried out after the next collection of the ATM, at the request of the cardholder

21	Fee for urgent returning of a card forgotten by the Customer at the Bank's ATM	Free of charge	Free of charge	The return of the card is carried out within two working days from the date of receipt of the application for the return of the card / letter from the Issuing Bank for the return of the card
22	Fee for returning a card withdrawn from the Bank's ATM due to technical reasons	Free of charge	Free of charge	The return of the card is carried out within two working days from the date of receipt of the application for the return of the card / letter from the Issuing Bank for the return of the card
23	Provision of a photo report and ATM logs	400/5USD/5 EUR	400/5USD/5 EUR	