

**Tariffs of the "KSB Commercial Bank" CJSC
on transaction banking of Retail Customers**

No.	Service Description	Tariffs	Remarks
Section 1. Account Opening			
1.1.	Demand account	200 KGS	
	Opening of subsequent current bank accounts	free of charge	
1.2.	Opening of time deposit account	free of charge	
Section 2. Account Maintenance Fee			
2.1.	Maintenance of an account	free of charge	
2.2.	Maintenance of a nonoperating account for more than 12 months	100 KGS	monthly, with an account balance of 200 KGS or less, for accounts in foreign currency - an equivalent at the NBKR discount rate as of the debiting date
2.3.	Connection to I-bank	free of charge	
2.4.	I-bank maintenance fee	free of charge	
Section 3. Money Transfers			
3.1.	Intrabank transfers, including between branches:		
3.1.1.	in KG soms	free of charge	
3.1.2.	in US dollars	free of charge	
3.1.3.	in other currencies	free of charge	
3.2.	Transfers in national currency via Clearing System from 9:00 till 12:00		
3.2.1.	up to 20 000 KGS	free of charge	
3.2.2.	from 20 000,01 to 100 000 KGS	free of charge	
3.2.3.	from 100 000,01 to 500 000 KGS	free of charge	
3.2.4.	from 500 000,01 to 1 000 000 KGS	free of charge	
3.3.	Transfers in national currency via Gross System from 9:00 till 16:00:		
3.3.1.	with cashless account replenishment	free of charge	
3.3.2.	with cash replenishment of the account up to 10,000,000 KGS	free of charge	
3.3.3.	with cash replenishment of the account over 10,000,000.01 KGS	free of charge	
3.4.	Cancellation of the clearing payment after its processing but prior to completion of BCS exchange (before 13:00)	200 KGS	
3.5.	Payments via QR-code	free of charge	
3.6.	Transfers to Mobile Banking of other banks of the Kyrgyz Republic by phone number and card number	free of charge	
Section 4. Foreign currency transfers via SWIFT System			
4.1.	in US dollars with "SHA" * option	0,1% (min.USD 15-max.USD 200)	
4.2.	in US dollars with "OUR"*** option	0,15% (min.USD 30-max.USD 300)	
4.3.	in US dollars with "Guaranteed OUR" option	standard fee OUR+\$50	
4.4.	in Euro with "SHA"* option	0,1% (min. EUR 25-max.EUR 200) / 0,35% (min.EUR 150-max.EUR 650)***	
4.5.	in Euro with "OUR"*** option	0,15% (min.EUR 30-max.EUR 300) / 0,35% (min. EUR 150-max.EUR 650)***	
4.6.	in CHF francs with "SHA" * option	0,1% (min.CHF 15-max.CHF 200)	
4.7.	in CHF francs with "OUR"*** option	0,15% (min.CHF 30-max.CHF 300)	
4.8.	in KZ tenge with "OUR"*** option	0,1% (min.KZT 2 500-max.KZT 60 000)	
4.9.	in RU rouble with "OUR"*** option	0,1% (min.RUB 500-max.RUB 12 000)	
4.10.	in UAE dirhams with "OUR"*** option	up to 250,000.00-550 AED; from 250,001.00 to 1,000,000.00-730 AED; over 1,000,001.00-1,000.00 AED	
4.11.	in Yuan with "OUR"*** option	0,2% (min.CNY 200 - max.CNY 2 000)	
4.12.	in other currencies with "OUR"*** option	0,2% (min.7 000 KGS-max.35 000 KGS)	
4.13.	Cancellation/revocation/amendment/investigation fees	\$70 + third banks fees	per each application
4.14.	Transfers and payments via money transfer systems	according to tariffs imposed by money transfer systems	
Section 5. Cashier Services			
5.1.	Disbursement of cash money:		
5.1.1.	that were received in hard cash	free of charge	
5.1.2.	Disbursement of cash money that were received on a non-cash basis in excess of previously turned in amount:		
5.1.3.	in KG soms	0,2% (min.50 KGS)	
5.1.4.	in foreign currency	according to tariffs that are established on a daily basis	
5.2.	Pensions/benefits/salaries cash-out transaction at cash department	free of charge	
5.3.	Cash-out transaction****		
5.3.1.	in KG soms	free of charge	
5.3.2.	in foreign currency	according to tariffs that are established on a daily basis	fee in US dollars is not charged if monetary funds were on the client's account for more than 60 days
5.4.	Commission for acceptance of dilapidated/damaged banknotes		
5.4.1.	in KG soms	free of charge	
5.4.2.	in US dollars	1%	applicable to banknotes with denomination of 100 USD only
5.4.3.	acceptance of US dollars issued up to and including 2006, without damage/defects	1%	from the replenishment amount
5.4.4.	in Euro, Russian rubles and Kazakh tenge	as agreed	
5.5.	Recounting and conversion of small denominated currencies into large ones	1%	conversion is applicable to US dollars only
5.6.	Exchange of dilapidated foreign bills for solvent ones	1%	applicable to banknotes with denomination of 100 USD only
5.7.	Recounting and verification of banknotes authenticity, without subsequent contribution of cash to the account	1 KGS per banknote (max.5 000 KGS)	free of charge for the bank clients
Section 6. Conversion Services			
6.1.	Purchase/sale, conversion of non-cash foreign currency	rates are set by Bank's order	market rates may be negotiable
6.2.	Purchase/sale of hard cash foreign currency		

Section 7. Transactions with Government Securities			
7.1.	Purchase of government securities in the primary market	0,2% of the Government Securities purchase price, minimum-100 KGS	
Section 8. Lease of safety deposit box			
8.1.	Lease of safety deposit box, depending on the box size:		
8.1.1.	50 x 335 x 430/ 75 x 335 x 430	up to 3 months-300 KGS	per month
		from 3 months and up to 12 months-255 KGS	
		from 12 months-240 KGS	
8.1.2.	100 x 335 x 430/ 150 x 335 x 430	up to 3 months-600 KGS	per month
		from 3 months and up to 12 months-450 KGS	
		from 12 months-330 KGS	
8.1.3.	200 x 335 x 430 / 250 x 335 x 430	up to 3 months-900 KGS	per month
		from 3 months and up to 12 months-675 KGS	
		from 12 months-495 KGS	
8.1.4.	500 x 335 x 431	up to 3 months-1500 KGS	per month
		from 3 months and up to 12 months-1125 KGS	
		from 12 months-825 KGS	
8.1.5.	1034 x 546 x 418	up to 12 months - 1 000 KGS;	per day
		from 12 months - 700 KGS	
8.2.	Penalty for failure to vacate the safety deposit box in due time, depending on the box size:		
8.2.1.	50 x 335 x 430/ 75 x 335 x 430	15 KGS	per day
8.2.2.	100 x 335 x 430/ 150 x 335 x 430	30 KGS	per day
8.2.3.	200 x 335 x 430 / 250 x 335 x 430	45 KGS	per day
8.2.4.	500 x 335 x 431	75 KGS	per day
Section 9. Transactions with Refined Precious Metals in the Form of Weighted Bullion Bars Issued by the NBKR			
9.1.	Cost of weighted bullion bars	The sale/repurchase price is set by the Bank	
9.2.	Expert examination of weighted bullion bars*****	5%	of the bullion bar cost
Section 10. Other Services			
10.1.	Issuance of certificates on the availability/ absence of an account, on the NBKR accounting rate, on the account activity, on the turnover, account balances, etc.	300 KGS	Provided on the next business day from the date of Application acceptance
10.2.	Issuance of urgent certificates on a same day basis	500 KGS	
10.3.	Certificate of account turnover for the period of over 1 month	300 KGS	Provided on the next business day from the date of Application acceptance
10.4.	Issuance of the cheque-book (25 checks) (75 checks)	200 KGS	
		400 KGS	
10.5.	Audit confirmation issued to the client and/or sent by e-mail	200 KGS	
10.6.	Audit confirmation sent by courier beyond the Kyrgyz Republic	200 KGS + courier service costs	
10.7.	Information and consulting services (depending on the scope of services provided)	USD 50-200	
10.8.	Issuance of duplicate documents from the archive	1 000 KGS	

Note:

*The commission of the intermediary bank and the recipient bank is paid by the Recipient

**The commission of the intermediary bank and the recipient bank is paid by the Sender with the use of "OUR" option

***Depending on the correspondent bank and additional commission of third correspondent banks

****For the purpose of further funds transfer, including intrabank transfer

***** The repurchase of weighted bullion bars is carried out upon availability of their certificate only. If the weighted bullion bar does not have a certificate or the certificate is damaged or decayed and its contents cannot be read, the weighted bullion bar is sent for

General Information:

1. All commissions are inclusive of sales tax.

2. The Bank reserves the right to change the established sizes of commissions depending on market conditions, as well as in agreement with the client, set individual tariffs/interest rates, depending on market conditions, according to the decision of the authorized body and in accordance with the legislation of the Kyrgyz Republic.

3. Tariffs indicated in foreign currencies are charged in KG soms at the discount rate of the National Bank of the Kyrgyz Republic as of the transaction day.

4. Information on the Bank's current tariffs is issued to the client upon request.