

Tariffs of CJSC "Commercial Bank KSB" for operational services provided to resident individuals

No.	Service	Tariff	Notes
Section 1. Account Opening			
1.1.	Demand account*	free of charge	
	*Opening of subsequent current bank accounts	free of charge	
1.2.	Opening a fixed-term deposit account	free of charge	
Section 2. Account Maintenance Fees			
2.1.	Account maintenance	free of charge	
2.2.	Maintenance of an inactive account for more than 12 months	free of charge	
2.3.	Connection to I-bank	free of charge	
2.4.	I-bank service	free of charge	
Section 3. Money Transfers			
3.1.	Intra-bank transfers, including transfers between branches:		
3.1.1.	in KGS	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 the "Clearing" system from 9:00 to 12:00		
3.2.1.	up to 20 000 KGS	10 KGS	
3.2.2.	from 20 000,01 to 100 000 KGS	30 KGS	
3.2.3.	from 100 000,01 to 500 000 KGS	50 KGS	
3.2.4.	from 500 000,01 to 1 000 000 KGS	60 KGS	
3.2.5.	for non-cash transfer orders via IB/MB	free of charge	
3.3.	Transfers in national currency via the "Gross" system from 9:00 to 16:00:		
3.3.1.	For non-cash / cash account replenishment	120 KGS	
3.3.2.	for non-cash transfer orders via IB/MB	free of charge	
3.4.	Cancellation of a clearing payment after processing, but before completion of the SPK exchange (before 13:00)	200 KGS	
3.5.	Payments via QR code	free of charge	
3.6.	Transfers to mobile banking accounts at other banks of the Kyrgyz Republic by phone number or card number	free of charge	
Section 4. Foreign Currency Transfers via SWIFT			
4.1.	in US dollars with the "SHA" option*	0,1% (min. USD 15 - max. USD 200)	per application, depending on the correspondent bank
4.2.	in US dollars with the "OUR" option**	0,15% (min. USD 35 - max. USD 150)	
4.3.	in euros with the "SHA" option*	0,1% (min. EUR 25 - max. EUR 200) / 0,35% (min. EUR 150 - max. EUR 650)***	
4.4.	in euros with the "OUR" option**	0,15% (min. EUR 30 - max. EUR 300) / 0,35% (min. EUR 150 - max. EUR 650)***	
4.5.	in Swiss francs with the "SHA" option*	0,1% (min. CHF 15 - max. CHF 200)	
4.6.	in Swiss francs with the "OUR" option**	0,15% (min. CHF 30 - max. CHF 300)	
4.7.	in Kazakhstani tenge with the "OUR" option**	0,1% (min. KZT 2 500 - max. KZT 60 000)	
4.8.	in UAE dirhams with the "OUR" option**	0,2% (min. AED 200 - max. AED 1000)	
4.9.	in Chinese yuan with the "OUR" option**	0,2% (min. CNY 200 - max. CNY 2 000)	
4.10.	in Omani rials with the "OUR" option**	0,2% (min. 30 OMR - max. 150 OMR)	
4.11.	in other currencies with the "OUR" option**	0,2% (min. 7 000 KGS - max. 35 000 KGS)	
4.12.	in US dollars with the "Guaranteed OUR" option	standard OUR fee + USD 50	
4.13.	Fee for cancellation / recall / amendment / investigation of payments	USD 70- USD 125	
4.14.	Transfers and payouts via money transfer systems	according to the tariffs established by the money transfer systems	
Section 5. Cash Services			
5.1.	Cash withdrawal:		
5.1.1.	funds deposited in cash	free of charge	
5.1.2.	withdrawal of funds credited by non-cash transfer, in excess of the amount previously deposited:		
5.1.3.	in KGS	0,2% (min. 50 KGS)	
5.1.4.	in foreign currency	according to tariffs established on a daily basis	
5.2.	Cash withdrawal of pensions / benefits / salaries at the Bank's cash desk	free of charge	
5.3.	Conversion of cash into non-cash funds****		
5.3.1.	in KGS	free of charge	
5.3.2.	in foreign currency	according to tariffs established on a daily basis	No fee is charged in US dollars if the funds remained in the customer's account for more than 60 days
5.4.	Fee for accepting worn / damaged banknotes		
5.4.1.	in KGS	free of charge	
5.4.2.	in US dollars	1%	applicable only to USD 100 banknotes
5.4.3.	acceptance of US dollar banknotes issued up to and including 2006, without damage / defects	1%	of the deposit amount
5.4.4.	in euros and Kazakhstani tenge	by agreement	
5.5.	Counting and exchange of currency into larger denominations	1%	exchange into larger denominations applies only to US dollars
5.6.	Exchange of worn foreign banknotes for fit banknotes	1%	applicable only to USD 100 banknotes
5.7.	Counting and authenticity verification of banknotes without subsequent deposit into an account	1 KGS per banknote (max. 5 000 KGS)	free of charge for Bank customers
Section 6. Foreign Exchange Services			
6.1.	Purchase / sale and conversion of non-cash foreign currency	rates are established by an order of the Bank	market rates may be negotiated
6.2.	Purchase / sale of cash foreign currency		
Section 7. Government Securities Transactions			
7.1.	Purchase of government securities on the primary market	0,2% of the government securities purchase amount, min. 100 KGS	
Section 8. Safe Deposit Box Rental			
8.1.	Safe deposit box rental, 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 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 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 to 12 months: 675 KGS;	
		from 12 months: 495 KGS	

8.1.4.	500 x 335 x 431	up to 3 months: 1500 KGS; from 3 to 12 months: 1125 KGS; from 12 months: 825 KGS	per month
8.1.5.	1034 x 546 x 418	up to 12 months - 1 000 KGS; from 12 months - 700 KGS	per day
8.2.	Penalty for late vacating of a safe deposit box, 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 Standard Bars Issued by the NBKR			
9.1.	Cost of standard bars	The selling / repurchase price is determined by the Bank	
9.2.	Expert examination of standard bars*****	5%	of the bar value
Section 10. Other Services			
10.1.	Issuance of certificates on the presence / absence of an account, the NBKR official exchange rate, account transactions, turnovers, account balances, and other information	300 KGS	issued on the next business day after the customer's request
10.2.	Issuance of an urgent same-day certificate	500 KGS	
10.3.	Certificate of account turnover for a period exceeding 1 month	300 KGS	issued on the next business day after the customer's request
10.4.	Issuance of a checkbook (25 sheets) (75 sheets)	200 KGS 400 KGS	
10.5.	Audit confirmation issued to the customer and / or sent by email	200 KGS	
10.6.	Audit confirmation sent by courier outside 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	

Notes:

*The fees of the intermediary bank and the beneficiary bank are paid by the Beneficiary

**The fees of the intermediary bank and the beneficiary bank are paid by the Sender

***Depending on the correspondent bank; additional fees of third-party correspondent banks may apply

****For subsequent transfer of funds, including an intra-bank transfer

*****Repurchase of standard bars is carried out only if the relevant certificate is available. If a standard bar has no certificate, or if the certificate is damaged or spoiled and its contents cannot be read, the standard bar is sent for a detailed expert examination to the National Bank of the Kyrgyz Republic

General Information:

1. All fees include sales tax.

2. The Bank reserves the right to change the established fees depending on market conditions and, by agreement with the customer, to establish individual tariffs / interest rates depending on market conditions, pursuant to a decision of the authorized body and in accordance with the legislation of the Kyrgyz Republic.

3. Tariffs denominated in foreign currency are charged in KGS at the official exchange rate of the National Bank of the Kyrgyz Republic on the transaction date.

4. Information on the Bank's current tariffs is provided to the customer upon first request.