

**Tariffs of KSB Commercial Bank CJSC
for Operational Services Provided to Resident Individuals**

No.	Service description	Tariff	Notes
Section 1. Account Opening			
1.1.	Demand account*	200 KGS	
	*Opening of subsequent current bank accounts	free of charge	
1.2.	Opening of a 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	100 KGS	monthly, where the account balance is KGS 200 or less; for foreign-currency accounts - the equivalent at the NBKR official exchange rate on the debit date
2.3.	Connection to I-bank	free of charge	
2.4.	I-bank maintenance	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 through the Clearing system from 9:00 to 12:00		
3.2.1.	up to KGS 20,000	10 KGS	
3.2.2.	from KGS 20,000.01 to KGS 100,000	30 KGS	
3.2.3.	from KGS 100,000.01 to KGS 500,000	50 KGS	
3.2.4.	from KGS 500,000.01 to KGS 1,000,000	60 KGS	
3.2.5.	when initiated by bank transfer through I-bank/M-bank	free of charge	
3.3.	Transfers in national currency through the Gross system from 9:00 to 16:00:		
3.3.1.	When the account is funded by bank transfer or cash	120 KGS	
3.3.2.	when initiated by bank transfer through I-bank/M-bank	free of charge	
3.4.	Cancellation of a clearing payment after processing but before completion of the SPC exchange (before 13:00)	200 KGS	
3.5.	Payments via QR code	free of charge	
3.6.	Transfers to mobile banking systems of other banks in 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 SHA option*	0.1% (min. USD 15 - max. USD 200)	
4.2.	in US dollars with OUR option**	0.15% (min. USD 35 - max. USD 150)	
4.3.	in euros with SHA option*	0.1% (min. EUR 25 - max. EUR 200) / 0.35% (min. EUR 150 - max. EUR 650)***	
4.4.	in euros with OUR option**	0.15% (min. EUR 30 - max. EUR 300) / 0.35% (min. EUR 150 - max. EUR 650)***	
4.5.	in Swiss francs with SHA option*	0.1% (min. CHF 15 - max. CHF 200)	
4.6.	in Swiss francs with OUR option**	0.15% (min. CHF 30 - max. CHF 300)	
4.7.	in Kazakh tenge with OUR option**	0.1% (min. KZT 2,500 - max. KZT 60,000)	
4.8.	in UAE dirhams with OUR option**	0.2% (min. AED 200 - max. AED 1,000)	
4.9.	in Chinese yuan with OUR option**	0.2% (min. CNY 200 - max. CNY 2,000)	
4.10.	in Omani rials with OUR option**	0.2% (min. OMR 30 - max. OMR 150)	
4.11.	in other currencies with OUR option**	0.2% (min. KGS 7,000 - max. KGS 35,000)	
4.12.	in US dollars with Guaranteed OUR option	standard OUR fee + USD 50	
4.13.	Fee for payment cancellation/recall/amendment/investigation	USD 70 - USD 125	per application, depending on the correspondent bank
4.14.	Transfers and payouts through money transfer systems	according to the tariffs set by the relevant money transfer system	
Section 5. Cash Services			
5.1.	Cash disbursement:		
5.1.1.	funds received in cash	free of charge	
5.1.2.	disbursement of funds received by bank transfer, in excess of the amount previously deposited in cash:		
5.1.3.	in KGS	0.2% (min. KGS 50)	
5.1.4.	in foreign currency	according to tariffs established daily	
5.2.	Cash disbursement of pensions/benefits/salaries at the Bank's cash desk	free of charge	
5.3.	Conversion of funds into non-cash form****		
5.3.1.	in KGS	free of charge	
5.3.2.	in foreign currency	according to tariffs established daily	No USD fee is charged if the funds have remained in the client's account for more than 60 days
5.4.	Fee for acceptance of 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 or defects	1%	of the deposit amount
5.4.4.	in euros and Kazakh tenge	by agreement	
5.5.	Counting and exchanging currency into larger denominations	1%	exchange into larger denominations applies to US dollars only
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 to an account	KGS 1 per banknote (max. KGS 5,000)	free of charge for Bank clients

Section 6. Conversion Services			
6.1.	Purchase/sale and conversion of non-cash foreign currency	rates are established by 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 purchase amount, min. KGS 100	
Section 8. Safe Deposit Box Rental			
8.1.	Safe deposit box rental, depending on box size:		
8.1.1.	50 x 335 x 430 / 75 x 335 x 430	up to 3 months - KGS 300;	per month
		from 3 to 12 months - KGS 255;	
		over 12 months - KGS 240	
8.1.2.	100 x 335 x 430 / 150 x 335 x 430	up to 3 months - KGS 600;	per month
		from 3 to 12 months - KGS 450;	
		over 12 months - KGS 330	
8.1.3.	200 x 335 x 430 / 250 x 335 x 430	up to 3 months - KGS 900;	per month
		from 3 to 12 months - KGS 675;	
		over 12 months - KGS 495	
8.1.4.	500 x 335 x 431	up to 3 months - KGS 1,500;	per month
		from 3 to 12 months - KGS 1,125;	
		over 12 months - KGS 825	
8.1.5.	1034 x 546 x 418	up to 12 months - KGS 1,000;	per day
		over 12 months - KGS 700	
8.2.	Penalty for late vacating of a safe deposit box, depending on 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 in Refined Precious Metals in the Form of Standard Bullion Bars Issued by the NBKR			
9.1.	Price of standard bullion bars	sale/repurchase price is set by the Bank	
9.2.	Examination of standard bullion bars*****	5%	of the bar value
Section 10. Other Services			
10.1.	Issuance of certificates confirming the existence/non-existence of an account, the NBKR official exchange rate, account transactions, turnover, account balances, and other information	300 KGS	issued on the next business day after the client's request
10.2.	Urgent same-day certificate	500 KGS	
10.3.	Certificate of account turnover for a period exceeding one month	300 KGS	issued on the next business day after the client's request
10.4.	Issuance of a cheque book (25 sheets) (75 sheets)	200 KGS	
		400 KGS	
10.5.	Audit confirmation issued to the client and/or sent by email	200 KGS	
10.6.	Audit confirmation sent outside the Kyrgyz Republic by courier service	KGS 200 + courier service expenses	
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:

*Intermediary bank and beneficiary bank charges are borne by the Beneficiary.

** Intermediary bank and beneficiary bank charges are borne by the Sender.

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

****For the purpose of subsequently transferring the funds, including by intrabank transfer.

*****Repurchase of standard bullion bars is carried out only if accompanied by the relevant certificate. If a bullion bar is not accompanied by a certificate, or if the certificate is damaged, defaced, or otherwise illegible, the bullion bar shall be submitted to the National Bank of the Kyrgyz Republic for detailed examination.

General Information:

1. All fees and commissions are inclusive of sales tax.

2. The Bank reserves the right to amend the established fees and commissions depending on market conditions. The Bank may also, by agreement with the Client, establish individual tariffs and/or 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 specified in foreign currencies are charged in KGS at the official exchange rate of the National Bank of the Kyrgyz Republic effective on the transaction date.

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