

VISA SIGNATURE

Welcome to a world of privileges with the premium **Visa Signature** card from **KSB Commercial Bank!**

Visa Signature is not just a card — it is your gateway to international services, premium privileges, and enhanced opportunities for travel.

In this guide, you will find information on how to activate your card, what privileges are available to you, and how to use them.

This guide is always available in the header of the Bank's Instagram profile.



Important!

Do not transfer or sell your bank card, its details (PIN code, CVV/CVC code), or your login credentials, passwords, or any other access data to third parties.

The cardholder bears responsibility, in accordance with the legislation of the Kyrgyz Republic, for transferring or selling the card or access data, as well as for any transactions carried out by third parties.

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from KSB Commercial Bank



Card Activation

To start using your card, perform your first transaction with PIN entry. Contactless payments may be unavailable until this is done.

PIN Code Setup

Set or confirm your PIN code in the KSB Online mobile app.
To do this:

1. Open the KSB Online app and log in.
2. Go to the "Cards" section.
3. Select the required card.
4. Open the "Security" section.
5. Tap "Change PIN."
6. Enter new PIN.
7. Confirm the new PIN code by entering it again.



Contactless Payment Activation

Perform any transaction requiring PIN entry:

- insert your card into a KSB Commercial Bank ATM or any other ATM that supports Visa.
- insert your card into a POS terminal and make a purchase by entering your PIN code.
- swipe your card using the magnetic stripe and confirm the transaction with your PIN code.





Visa Signature Privileges

All of the privileges listed below are provided by the international payment system Visa and its program partners. The terms of provision, number of visits, and list of services are determined by Visa's rules and may be subject to change.

KSB Commercial Bank is not responsible for any changes to the terms of Visa programs and its partners. The current terms are available on the official Visa website.



Current terms

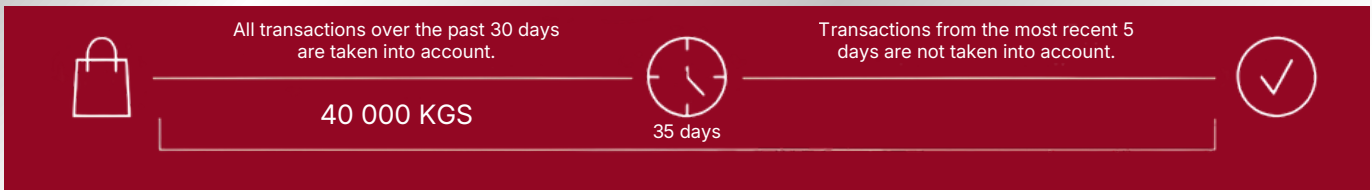
Scan or tap to follow the link



Manas Airport VIP Lounge

Cardholders can enjoy up to **4 complimentary visits per year** to the VIP lounge at Manas Airport.

To use this privilege, you need to make purchases totaling at least **40,000 KGS** with your Visa Signature card over the **past 35 days**, excluding the most recent 5 days.



Free access is provided only upon departure.

Fast Track

The Visa Signature card provides **from 4* complimentary fast-track passes per year** for pre-flight procedures (check-in, security screening, and passport control) through a dedicated lane at airports across Europe.



*Detailed terms of Fast Track usage are available on the Visa website (QR code above)



Access to airport lounges via the DragonPass program

The Visa Signature card provides access to more than 1,200 airport lounges worldwide through the DragonPass program.

4 complimentary visits per year; each additional visit costs USD 32.

Instructions for accessing Business Lounge via Visa Airport Companion

- Download the Visa Airport Companion app
- Register in the Visa Airport Companion app
- Find a lounge and tap "Walk In", then tap "Membership" to get your digital access
- Present your digital access to the lounge staff



**Dragon Pass
(Visa Airport Companion)**



Visa Concierge Service (24/7)

A professional concierge service is available to you 24/7 and is ready to assist with hotel reservations, restaurant bookings, event tickets, as well as any other requests during your travels or in everyday life.

Instructions for accessing Business Lounge via the Concierge Service

- Go to the Visa Concierge chatbot and tap the "Lounge" button in the main menu
- Check the availability of the service for your added cards
- Tap "Get a digital membership card" to receive access
- Present your digital access to the lounge staff



**Visa
Concierge Service**





Insurance and Protection

The Visa Signature card includes insurance and protection programs:

- family travel insurance up to USD 750,000, covering spouses and children (up to 5 people)
- compensation for flight and baggage delays
- purchase protection

Travel Privileges

Cardholders have access to special offers and services when traveling:

- special offers and discounts on hotel bookings
- offers on car rentals
- 3 GB of roaming data for free (twice)
- international discounts and promotions from Visa partners



**Current
Visa offers**



"KSB Commercial Bank" CJSC

Driven by your interests

NBKR Lisence №020