

**Tariffs of the "KSB Commercial Bank" CJSC  
on transaction banking of Natural Persons**

| No.   | Service Description  | Tariffs   | Remarks   |
|---|--|---|---|
| <b>Section 1. Account Opening</b>                             |  |   |   |
| 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  |   |
| <b>Section 2. Account Maintenance Fee</b>                     |  |   |   |
| 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  |   |
| <b>Section 3. Money Transfers</b>                             |  |   |   |
| 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  |   |
| <b>Section 4. Foreign currency transfers via SWIFT System</b> |  |   |   |
| 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) /<br>0,35% (min.EUR 150-max.EUR 650)***                                  |   |
| 4.5.  | in Euro with "OUR"*** option   | 0,15% (min.EUR 30-max.EUR 300) /<br>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;<br>from 250,001.00 to 1,000,000.00-730 AED; over<br>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  |   |
| <b>Section 5. Cashier Services</b>                            |  |   |   |
| 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.  | 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   |
| <b>Section 6. Conversion Services</b>                         |  |   |   |
| 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  |
|  |  | 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  |
|  |  | 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  |
|  |  | 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   |
|  |  | 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;                                      |
|  |  | 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  |
| 8.2.2.   | 100 x 335 x 430/ 150 x 335 x 430   | 30 KGS  |
| 8.2.3.   | 200 x 335 x 430 / 250 x 335 x 430  | 45 KGS  |
| 8.2.4.   | 500 x 335 x 431  | 75 KGS  |
| 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   |
| 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   |
| 10.4.  | Issuance of the cheque-book (25 checks)<br>(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.