

**Tariffs of CJSC "Commercial Bank KSB"
for operational services to non-resident individuals and legal entities**

No	Service	Tariff	Note
Section 1. Account Opening			
1.1.	Current account		
	for legal entities		
1.1.1.	Residents of EAEU countries (Republic of Kazakhstan, Republic of Belarus, Armenia)	2,500 KGS	
1.1.2.	Residents of countries outside the EAEU	500 EUR	
1.1.3.	Residents of countries registered in offshore zones, or having intermediate owners, ultimate beneficiaries, or governing bodies registered in offshore zones	1000 EUR	for legal entities that opened accounts from 01.05.2021
1.1.4.	opening subsequent current bank accounts	500 KGS	
	for individuals		
1.1.5.	Demand deposit account	1,000 KGS	this fee is not charged when a card account is opened simultaneously for VISA Signature, VISA Platinum, or VISA Classic payment cards
1.1.6.	opening subsequent current bank accounts	200 KGS	
1.2.	Opening a term deposit account	Free of charge	
Section 2. Account Maintenance Fee			
2.1.	Account maintenance		
2.1.1.	for legal entities	1,000 KGS	if there are transactions on the account during the month
2.1.2.	for individuals	200 KGS	
2.2.	Maintenance of a dormant account for more than 12 months	Free of charge	
2.3.	Connection to I-Bank		
	for legal entities	1,000 KGS	
	for individuals	500 KGS	this fee is not charged when a card account is opened simultaneously for VISA Signature, VISA Platinum, or VISA Classic payment cards
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 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	65 KGS	
3.3.	Transfers in national currency through the "Gross" system from 9:00 to 16:00:		
3.3.1.	when the account is credited by bank transfer	120 KGS	
3.3.2.	when the account is credited in cash up to 10 000 000 KGS	120 KGS	
3.3.3.	when the account is credited in cash over 10 000 000,01 KGS	0.07%	of the transfer amount
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	
Section 4. Foreign Currency Transfers via SWIFT			
4.1.	for individuals and legal entities resident in EAEU countries		
4.1.1.	in US dollars with the "SHA" option*	0,1% (min. USD 20 - max. USD 200)	
4.1.2.	in US dollars with the "OUR" option**	0,15% (min. USD 35 - max. USD 150)	
4.1.3.	in euros with the "SHA" option*	0,1% (min. EUR 25 - max. EUR 200)/ 0,35% (min. EUR 150 - max. EUR 650)***	
4.1.4.	in euros with the "OUR" option**	0,25% (min. EUR 60 - max. EUR 300)/ 0,35% (min. EUR 150 - max. EUR 650)***	
4.1.5.	in Swiss francs with the "SHA" option*	0,1% (min. CHF 15 - max. CHF 200)	
4.1.6.	in Swiss francs with the "OUR" option**	0,15% (min. CHF 30 - max. CHF 300)	
4.1.7.	in Kazakhstani tenge with the "OUR" option**	0,1% (min. KZT 2 500 - max. KZT 60 000)	
4.1.8.	in UAE dirhams with the "OUR" option**	0,2% (min. AED 200 - max. AED 1000)	
4.1.9.	in Chinese yuan with the "OUR" option**	0,2% (min. CNY 200 - max. CNY 2 000)	
4.1.10.	in Omani rials with the "OUR" option**	0,2% (min. 30 OMR - max. 150 OMR)	
4.1.11.	in other currencies with the "OUR" option**	0,2% (min. 7 000 KGS - max. 35 000 KGS)	for each application
4.2.	for legal entities resident in countries outside the EAEU	0,25% (min. USD 300 - max. USD 500)	for legal entities that opened accounts from 01.05.2021
4.2.1.	in US dollars with the "Guaranteed OUR" option	standard OUR fee + USD 50	
4.2.2.	Fee for cancellation/recall/amendment/investigation of payments	USD 70- USD 125	for each application, depending on the correspondent bank
Section 5. Cash Services			
5.1.	Cash withdrawals:		
5.1.1.	funds credited in cash	Free of charge	
5.1.2.	withdrawal of cash funds credited by bank transfer, in excess of the amount previously deposited:		
5.1.3.	in KGS*	0.30%	*including amounts received through a POS terminal and Internet acquiring
5.1.4.	in foreign currency	according to tariffs set on a daily basis	
5.2.	Conversion of cash into non-cash funds****		
5.2.1.	in KGS	Free of charge	
5.2.2.	in foreign currency	according to tariffs set on a daily basis	the US dollar fee is not charged if the funds have remained in the client's account for more than 60 days
5.3.	Fee for accepting worn/damaged banknotes		
5.3.1.	in KGS	Free of charge	
5.3.2.	in US dollars	1%	applicable only to USD 100 banknotes
5.3.3.	acceptance of US dollars issued in 2006 or earlier that do not have any damage/defects	1%	of the deposited amount
5.3.4.	in euros and Kazakhstani tenge	by agreement	
5.4.	Counting and exchange into larger denominations	1%	applicable only to US dollars
5.5.	Exchange of worn foreign banknotes for banknotes fit for circulation	1%	applicable only to USD 100 banknotes
5.6.	Counting and authenticity verification of banknotes without subsequent deposit to an account	1 KGS per banknote (max. 5 000 KGS)	free of charge for Bank clients

Section 6. Currency Conversion 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. Transactions in Government Securities			
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;	per month
		from 3 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 late vacation 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 in Refined Precious Metals in the Form of Standard Bars Issued by the NBKR			
9.1.	Price of standard bars	the sale/repurchase price is established by the Bank	
9.2.	Examination of standard bars*****	10%	of the bar value
Section 10. Other Services			
10.1.	Issuance of certificates on the existence/non-existence of an account, the NBKR official exchange rate, account transactions, aggregate turnover for a period, account balances, and other information	500 KGS	provided on the next business day after the client's request
10.2.	Issuance of an urgent same-day certificate	1,000 KGS	
10.3.	Certificate on the client's account with turnover broken down by month	1,000 KGS	provided within two business days after the client's request
10.4.	Client account statements	Free of charge	
10.5.	Issuance of a checkbook (25 sheets) (75 sheets)	250 KGS	
		450 KGS	
10.6.	Audit confirmation issued to the client and/or sent by email	1,000 KGS	
10.7.	Audit confirmation sent by courier service outside the Kyrgyz Republic	1000 KGS + courier service expenses	
10.8.	Information and consulting services (depending on the scope of services provided)	0,1%-1,5%	depending on the amount and destination of the transfer
10.9.	Issuance of duplicate documents from the archive	1,500 KGS	

Notes:

*Fees of the intermediary bank and the beneficiary bank are paid by the Recipient

**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 the purpose of subsequent transfer of funds, including by intra-bank transfer

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

General Information:

1. All fees are stated inclusive of sales tax.

2. The Bank reserves the full right to change the established fees depending on market conditions and, by agreement with the client, to set 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 stated 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 client upon first request.