

Tariffs of CJSC "KSB Commercial Bank"
for Operational Services to Non-Resident Individuals and Legal Entities

No.	Service description	Fee	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	for legal entities that opened accounts on or after 1 May 2021
1.1.2.	Residents of countries outside the EAEU	EUR 500	
1.1.3.	Residents of offshore jurisdictions, or entities with intermediate owners, ultimate beneficial owners, or management bodies registered in offshore jurisdictions	EUR 1,000	
1.1.4.	Opening of additional current bank accounts	500 KGS	
	for individuals		
1.1.5.	Demand account	1,000 KGS	This fee is waived when a VISA Signature, VISA Platinum or VISA Classic card account is opened at the same time
1.1.6.	Opening of additional current bank accounts	200 KGS	
1.2.	Opening of a fixed-term deposit account	Free of charge	
Section 2. Account Maintenance Fees			
2.1.	Account maintenance		
2.1.1.	for legal entities	1,000 KGS	if there are account transactions during the month
2.1.2.	for individuals	200 KGS	
2.2.	Maintenance of a dormant account for more than 12 months	100 KGS	monthly, if the account balance is KGS 200 or less; for foreign-currency accounts, the equivalent at the NBKR accounting exchange rate on the debit date
2.3.	Connection to I-bank		
	for legal entities	1,000 KGS	
	for individuals	500 KGS	This fee is waived when a VISA Signature, VISA Platinum or VISA Classic card account is opened at the same time
2.4.	I-bank service	Free of charge	
Section 3. Money Transfers			
3.1.	Intra-bank transfers, including 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.	KGS 20,000.01 to KGS 100,000	30 KGS	
3.2.3.	KGS 100,000.01 to KGS 500,000	50 KGS	
3.2.4.	KGS 500,000.01 to KGS 1,000,000	65 KGS	
3.3.	Transfers in national currency through the "Gross" system from 9:00 to 16:00:		
3.3.1.	for non-cash account funding	120 KGS	
3.3.2.	for cash account funding up to KGS 10,000,000	120 KGS	
3.3.3.	for cash account funding over KGS 10,000,000.01	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.	QR-code payments	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" charge option*	0.1% (min. USD 20; max. USD 200)	
4.1.2.	in US dollars with the "OUR" charge option**	0.15% (min. USD 35; max. USD 150)	
4.1.3.	in euros with the "SHA" charge 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" charge 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" charge option*	0.1% (min. CHF 15; max. CHF 200)	
4.1.6.	in Swiss francs with the "OUR" charge option**	0.15% (min. CHF 30; max. CHF 300)	
4.1.7.	in Kazakh tenge with the "OUR" charge option**	0.1% (min. KZT 2,500; max. KZT 60,000)	
4.1.8.	in UAE dirhams with the "OUR" charge option**	0.2% (min. AED 200; max. AED 1,000)	
4.1.9.	in Chinese yuan with the "OUR" charge option**	0.2% (min. CNY 200; max. CNY 2,000)	
4.1.10.	in Omani rials with the "OUR" charge option**	0.2% (min. OMR 30; max. OMR 150)	
4.1.11.	in other currencies with the "OUR" charge option**	0.2% (min. KGS 7,000; max. KGS 35,000)	per 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 on or after 1 May 2021
4.2.1.	in US dollars with the "Guaranteed OUR" charge option	standard OUR fee + USD 50	
4.2.2.	Fee for cancellation/recall/amendment/investigation of payments	USD 70-125	per application, depending on the correspondent bank
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 bank transfer, in excess of the amount previously deposited:		
5.1.3.	in KGS*	0.30%	*including amounts received through POS terminals and internet acquiring
5.1.4.	in foreign currency	according to rates set daily	
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 rates set daily	No USD fee is 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 dollar banknotes issued up to and including 2006, provided they are free of damage/defects	1%	of the deposit amount
5.3.4.	in euros and Kazakh tenge	By agreement	
5.4.	Counting and consolidation of currency denominations	1%	applicable only to US dollars
5.5.	Exchange of worn foreign banknotes for fit banknotes	1%	applicable only to USD 100 banknotes
5.6.	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. Foreign Exchange Services			
6.1.	Purchase/sale and conversion of non-cash foreign currency	Exchange rates are set by 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 in the primary market	0.2% of 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
		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
		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
		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
		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 release 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 Bars Issued by the NBKR			
9.1.	Price of standard bars	The sale/repurchase price is set by the Bank	
9.2.	Examination of standard bars*****	10%	of the bar value
Section 10. Other Services			
10.1.	Issuance of certificates on account availability/non-availability, the NBKR accounting exchange rate, account transactions, aggregate turnover for a period, account balances, etc.	500 KGS	issued on the next business day after the client request
10.2.	Issuance of an urgent same-day certificate	1,000 KGS	
10.3.	Client account certificate with monthly turnover breakdown	1,000 KGS	issued within two business days after the client request
10.4.	Client account statements	Free of charge	
10.5.	Issuance of a cheque book (25 leaves)	250 KGS	
	(75 leaves)	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 outside the Kyrgyz Republic	KGS 1,000 + courier expenses	
10.8.	Information and consulting services (depending on the scope of services)	0.1%-1.5%	depending on the transfer amount and destination
10.9.	Issuance of duplicate archived documents	1,500 KGS	

Notes:

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

**The intermediary bank and beneficiary bank fees 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 by intra-bank transfer

*****Standard bars are repurchased only if accompanied by their certificate. If a bar has no certificate, or the certificate is damaged or illegible, the bar is sent to the National Bank of the Kyrgyz Republic for detailed examination.

General provisions:

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 client, to set individual tariffs/interest rates based on market conditions, pursuant to a decision of the authorized body and in accordance with the laws of the Kyrgyz Republic.

3. Fees stated in foreign currency are charged in KGS at the accounting 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.