



Annex 2

## Tariffs of «KSB Commercial Bank» CJSC for the issuance and maintenance of Visa payment cards to customers - non-residents of the Kyrgyz Republic, individuals and legal entities

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|----------------------------|---|---|---|---|--|--|--|--|
| No.                        | Service   | Tariff for<br>Visa Classic                                    | Tariff for<br>Visa Platinum                             | Note  |  |  |  |  |
| 1                          | Fee for issuing the main/additional cards   | 15 000 KGS/ 150 USD/<br>150 EUR                               | 15 000 KGS/ 150 USD/<br>150 EUR                         | Card issuance in the standard mode is up to 5 business days in Bishkek and Osh, up to 10 business days in the regions   |  |  |  |  |
| 2                          | Fee for urgent issuing of main/additional cards   | 1 200 KGS/ 12 USD/<br>12 EUR                                  | 1 200 KGS/ 12 USD/ 12<br>EUR                            | The fee is charged in addition to the fee for the issue.  Issuance of a card in an urgent mode is up to 2 business days in Bishkek and Osh, up to 5 business days in the regions  |  |  |  |  |
| 3                          | Fee for annual maintenance of primary/additional cards in the first year  | Free of charge  | Free of charge  |   |  |  |  |  |
| 4                          | Fee for annual maintenance of the main/additional cards in subsequent years   | 15 000 KGS/ 150 USD/<br>150 EUR                               | 15 000 KGS/ 150 USD/<br>150 EUR                         |   |  |  |  |  |
| 5                          | Reissue of the Card due to the loss of<br>the card or PIN code  | 2 000 KGS/ 20 USD/<br>20 EUR                                  | 2 000 KGS/ 20 USD/ 20<br>EUR                            |   |  |  |  |  |
| 6                          | Reissue of the Card due to expiration   | 1 500 KGS/ 15 USD/15<br>EUR                                   | 1 500 KGS/ 15 USD/15<br>EUR                             |   |  |  |  |  |
| 7                          | Fee for cash withdrawal:  |   |   |   |  |  |  |  |
| 7.1                        | At ATMs of the Bank   | 0,40%   | 0,40%   |   |  |  |  |  |
| 7.2                        | At ATMs of other banks  | 1,5% (min 200 KGS/ 2<br>USD/ 2 EUR)                           | 1,5% (min 200 KGS/ 2<br>USD/ 2 EUR)                     |   |  |  |  |  |
| 7.3                        | At the branches of the Bank   | 0,40%   | 0,40%   | The issuance of funds through the Bank's cash desks without presenting a card will be carried out according to the cash and settlement service tariffs in effect on that day  |  |  |  |  |
| 7.4                        | At the branches of other Banks  | 1,5% (min 200 KGS/ 2<br>USD/ 2 EUR)                           | 1,5% (min 200 KGS/ 2<br>USD/ 2 EUR)                     |   |  |  |  |  |
| 8                          | Fee for requesting a balance/mini-<br>statement:  |   | ,   |   |  |  |  |  |
| 8.1                        | Fee for requesting a balance / mini-<br>statement by Bank / Friendly Network<br>devices   | Free of charge  | Free of charge  |   |  |  |  |  |
| 8.2                        | Fee for requesting a balance / mini-<br>statement by devices in other banks   | 100 KGS / 1 USD/ 1<br>EUR                                     | 100 KGS / 1 USD/ 1 EUR                                  |   |  |  |  |  |
| 9                          | Cashless payment for goods and services   | Free of charge  | Free of charge  |   |  |  |  |  |
| 10                         | Monthly commission for receiving SMS-notification service - card balance request - receipt of confirmations of ongoing transactions on the card | 100 KGS   | 100 KGS   |   |  |  |  |  |
| 11                         | E-mail notification for each transaction<br>for those who have activated the SMS<br>notification service  | Free of charge  | Free of charge  | Can only be provided in addition to the "SMS-<br>notification" service  |  |  |  |  |
| 12                         | Fee for obtaining a statement on paper at a branch of the Bank  | 100 KGS/ 1 USD/ 1<br>EUR                                      | 100 KGS/ 1 USD/ 1 EUR                                   |   |  |  |  |  |
| 13                         | Fee for obtaining a certificate of the state of the card account  | In the standard mode<br>300 KGS;<br>in urgent mode 500<br>KGS | In the standard mode 300 KGS;<br>in urgent mode 500 KGS | In the standard mode, the certificate is provided on the next business day from the date of filing the application for the issuance of the certificate; in urgent mode, a certificate is issued on the day of application |  |  |  |  |
| 14<br>15                   |   | Free of charge  | Free of charge  |   |  |  |  |  |
|                            | Fee for consideration of a financial  | Free of charge<br>2000 KGS/ 20 USD/ 20                        | Free of charge<br>2000 KGS/ 20 USD/ 20                  |   |  |  |  |  |
| 16                         | claim for transactions using a card   | EUR   | EUR   |   |  |  |  |  |
| 17                         | Calculation of interest on the balance<br>of funds  | 3% per annum in KGS currency                                  | 3% per annum in KGS currency                            | on cards in KGS currency, for a balance over 5000 KGS   |  |  |  |  |
| 18                         | PIN-code change Fee for returning forgotten funds at  | Free of charge  | Free of charge  | Address of City William   |  |  |  |  |
| 19                         | ATMs of the Bank Fee for returning a card forgotten by  | 100 KGS<br>100 KGS  | 100 KGS<br>100 KGS                                      | At the request of the cardholder  The return of the card is carried out after the next  |  |  |  |  |
| 20                         | the Custoomer at the Bank's ATM   | 100 100   | 100 100   | collection of the ATM, at the request of the cardholder   |  |  |  |  |

| 21 | Fee for urgent returning of a card forgotten by the Customer at the Bank's ATM  | 500 KGS        | 500 KGS        | The return of the card is carried out within two working days from the date of receipt of the application for the return of the card / letter from the Issuing Bank for the return of the card |
|----|---|----------------|----------------|--|
| 22 | Fee for returning a card withdrawn from the Bank's ATM due to technical reasons | Free of charge | Free of charge | The return of the card is carried out within two working days from the date of receipt of the application for the return of the card / letter from the Issuing Bank for the return of the card |
| 23 | Provision of a photo report and ATM logs  | 250 KGS        | 250 KGS        |  |