

**Tariffs of «KSB Commercial Bank» CJSC
for the issuance and maintenance of Visa payment cards to customers - residents of the Kyrgyz Republic**

No.	Service	Tariff for Visa Signature	Note
1	Fee for issuing the main/additional cards	Free of charge	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	Visa Platinum payment card (for any name)	Free of charge	
3	Fee for urgent issuing of main/additional cards	800KGS/5USD/5 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
4	Fee for annual maintenance of primary/additional cards in the first year	7 000 KGS / 5USD /5 EUR	
5	Fee for annual maintenance of the main/additional cards in subsequent years	7 000 KGS / 5USD /5 EUR	
6	Reissue of the Card due to the loss of the card or PIN code	Free of charge	
7	Reissue of the Card due to expiration	Free of charge	
8	Fee for cash withdrawal:		
8.1	At ATMs of the Bank	0,40%	
8.2	At ATMs of other banks	1,5% (min 200 KGS/ 2 USD/ 2 EUR)	
8.3	At the branches of the Bank	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
8.4	At the branches of other Banks	1,5% (min 200 KGS/ 2 USD/ 2 EUR)	
9	Fee for requesting a balance/mini-statement:		
9.1	Fee for requesting a balance / mini-statement by Bank / Friendly Network devices	Free of charge	
9.2	Fee for requesting a balance / mini-statement by devices in other banks	60 KGS/1 USD/1 EUR	
10	Cashless payment for goods and services	Free of charge	
11	Monthly commission for receiving SMS-notification service - card balance request - receipt of confirmations of ongoing transactions on the card	100 KGS / 1 USD/ 1 EUR	
12	E-mail notification for each transaction for those who have activated the SMS notification service	Free of charge	Can only be provided in addition to the "SMS-notification" service
13	Fee for obtaining a statement on paper at a branch of the Bank	Free of charge	
14	Fee for obtaining a certificate of the state of the card account	In the standard mode 300 KGS; 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
15	Card blocking fee	Free of charge	
16	Card unblocking Fee	Free of charge	
17	Fee for consideration of a financial claim for transactions using a card	400KGS/5USD/5 EUR	
18	Calculation of interest on the balance of funds	3% per annum in KGS currency	on cards in KGS currency, for a balance over 5000 KGS
19	PIN-code change	Free of charge	
20	Fee for returning forgotten funds at ATMs of the Bank	Free of charge	At the request of the cardholder
21	Fee for returning a card forgotten by the Customer at the Bank's ATM	Free of charge	The return of the card is carried out after the next collection of the ATM, at the request of the cardholder
22	Fee for urgent returning of a card forgotten by the Customer at the Bank's ATM	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	Fee for returning a card withdrawn from the Bank's ATM due to technical reasons	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
24	Provision of a photo report and ATM logs	400KGS/5USD/5 EUR	

25	Additional services		
25.1	Rent of safe deposit boxes	up to 50% discount within the package	for 1 safe deposit box
25.2	Individual conversion rate	from USD 10,000 (or equivalent in foreign currency)	
26	Visa Signature daily limits		
26.1	Cashing out at ATM	unlimited	
26.2	Cashing out at a Cash Point (Cash Pos)	unlimited	
26.3	Purchase at a trade and service company	unlimited	
26.4	Internet transactions (E-commerce)	unlimited	
27	Payment card privileges		
27.1	Visit to the VIP Lounge at Manas Airport	Free 4 visits per year, subsequent 7,000 KGS per visit	
27.2	Lounge Key* service (access to Lounge areas at airports around the world) Lounge Key* service (access to Lounge areas at airports around the world)	Free 4 passes per year, subsequent passage 32 USD (equivalent in currency) for 1 time	According to the Lounge Key tariff
27.3	Insurance services**	Free of charge	In case of payment for travel or accommodation by card
27.4	Purchase protection	up to 6,000 USD per incident	
27.5	Concierge services	Free of charge	Providing information anywhere in the world 24/7 in the TG channel
27.6	Luggage packing service	Free 4 times a year	at Manas International Airport in Bishkek
27.7	International medical and information assistance for travelers	Free of charge	
27.8	Flight delay and baggage compensation	up to 300 USD	

*from the holder and separately for each accompanying person (debited from the card account without acceptance within the month following the reporting month)

**travel insurance up to \$750,000. Also applies to spouse and children (up to 5 people)