

**Tariffs* of CJSC "Commercial Bank KSB" for the issuance and servicing of payment cards
Visa Signature and Visa Signature Instant for clients - individuals resident in the Kyrgyz Republic**

No	Service	Visa Signature Tariff	Note	Visa Signature Instant Tariff	Note
1	Fee for issuing a primary/supplementary card	Free of charge	Standard card issuance takes up to 5 business days in Bishkek and Osh, and up to 10 business days in the regions	Free of charge	Standard card issuance takes up to 60 minutes.
2	Fee for urgent issuance of a primary/supplementary card	1 200 KGS /12 USD/12 EUR	The fee is charged in addition to the issuance fee. Urgent card issuance takes up to 2 business days in Bishkek and Osh, and up to 5 business days in the regions	1 200 KGS /12 USD/12 EUR	The fee is charged in addition to the issuance fee. Standard card issuance takes up to 60 minutes.
3	Annual service fee for a primary/supplementary card in the first year	7 000 KGS / 80 USD / 80 EUR		7 000 KGS / 80 USD / 80 EUR	
4	Annual service fee for a primary/supplementary card in subsequent years	7 000 KGS/ 80 USD / 80 EUR		7 000 KGS/ 80 USD / 80 EUR	
5	Card reissue due to card loss	1 500 KGS / 17 USD / 17 EUR		1 500 KGS / 17 USD / 17 EUR	
6	Card reissue due to expiry	Free of charge		Free of charge	
7	Cash withdrawal fee:				
7.1.	At the Bank's ATMs	0% up to 100 000 KGS per month; above 100 000 KGS – 20 KGS per transaction		0% up to 100 000 KGS per month; above 100 000 KGS – 20 KGS per transaction	
7.2.	At other banks' ATMs within the Kyrgyz Republic	0% up to 100 000 KGS per month; above 100 000 KGS – 20 KGS per transaction		0% up to 100 000 KGS per month; above 100 000 KGS – 20 KGS per transaction	
7.3.	At other banks' ATMs abroad	1.5% (min 200 KGS /2 USD/ 2 EUR)		1.5% (min 200 KGS /2 USD/ 2 EUR)	
7.4.	At the Bank's branches - cash point (POS)	0% up to 100 000 KGS per month; above 100 000 KGS – 20 KGS per transaction		0% up to 100 000 KGS per month; above 100 000 KGS – 20 KGS per transaction	
7.5.	At the Bank's branches without presenting the card - cash point (POS)	Cash disbursement at the Bank's cash desks without presenting the card is carried out according to the current tariffs		Cash disbursement at the Bank's cash desks without presenting the card is carried out according to the current tariffs	
7.6.	At other banks' branches - cash point (POS)	0% up to 100 000 KGS per month; above 100 000 KGS – 20 KGS per transaction		0% up to 100 000 KGS per month; above 100 000 KGS – 20 KGS per transaction	
8	Balance inquiry fee:				
8.1.	Balance inquiry fee at the Bank's devices	Free of charge		Free of charge	
8.2.	Balance inquiry fee at other banks' devices	Free of charge		Free of charge	
9	Cashless payment for goods and services	Free of charge		Free of charge	
10	Monthly fee for the SMS notification service - card balance inquiry - receiving confirmations of card transactions	100 KGS / 1 USD/ 1 EUR		100 KGS / 1 USD/ 1 EUR	
11	E-mail notification for each transaction for SMS notification service subscribers	Free of charge	Can only be provided in addition to the "SMS notification" service	Free of charge	Can only be provided in addition to the "SMS notification" service
12	Fee for a paper statement at a Bank branch	Free of charge		Free of charge	
13	Fee for a card account status certificate	Standard processing 300 KGS; urgent processing 500 KGS	Standard processing: the certificate is issued on the business day following the date of application; urgent processing: the certificate is issued on the date of application	Standard processing 300 KGS; urgent processing 500 KGS	Standard processing: the certificate is issued on the business day following the date of application; urgent processing: the certificate is issued on the date of application
14	Card blocking fee	Free of charge		Free of charge	
15	Card unblocking fee	Free of charge		Free of charge	
16	Fee for processing a financial claim on card transactions	1 000 KGS /10 USD/10 EUR	Per 1 transaction	1 000 KGS /10 USD/10 EUR	Per 1 transaction
17	PIN change	Free of charge		Free of charge	
18	Fee for returning cash forgotten in the Bank's ATMs	Free of charge	Upon the cardholder's application	Free of charge	Upon the cardholder's application
19	Fee for returning a card forgotten by the Client in the Bank's ATM	Free of charge	The card is returned after the next ATM cash collection, upon the cardholder's application	Free of charge	The card is returned after the next ATM cash collection, upon the cardholder's application
20	Fee for urgent return of a card forgotten by the client in the Bank's ATM	500 KGS	The card is returned within two business days from the date of receipt of the card return request/letter from the issuing Bank	500 KGS	The card is returned within two business days from the date of receipt of the card return request/letter from the issuing Bank

21	Fee for returning a card retained by the Bank's ATM for technical reasons	Free of charge	The card is returned within two business days from the date of receipt of the card return request/letter from the issuing Bank	Free of charge	The card is returned within two business days from the date of receipt of the card return request/letter from the issuing Bank
22	Provision of ATM photo report and logs	400 KGS /5 USD/5 EUR		400 KGS /5 USD/5 EUR	
23	Additional services				
23.1.	Safe deposit box rental	up to 50% discount within the package	per 1 box	up to 50% discount within the package	per 1 box
23.2.	Individual conversion rate	from 10 000 USD (or equivalent in other currency)		from 10 000 USD (or equivalent in other currency)	
24	Daily limits for Visa Signature and Visa Signature Instant				
24.1.	Cash withdrawal at ATM	400 000 KGS/ 5 000 USD/ 5 000 EUR	Limits are aggregate; maximum single withdrawal at the Bank's ATMs - 25 000 KGS; limit on number of transactions - 20 transactions; limits are increased upon the client's application	400 000 KGS/ 5 000 USD/ 5 000 EUR	Limits are aggregate; maximum single withdrawal at the Bank's ATMs - 25 000 KGS; limit on number of transactions - 20 transactions; limits are increased upon the client's application
24.2.	Cash withdrawal at cash points (Cash POS)	5 000 000 KGS/ 50 000 USD/ 50 000 EUR	Limits are aggregate; limit on number of transactions - 10 transactions; limits are increased upon the client's application	5 000 000 KGS/ 50 000 USD/ 50 000 EUR	Limits are aggregate; limit on number of transactions - 10 transactions; limits are increased upon the client's application
24.3.	Purchase at merchants (Purchase)	600 000 KGS/ 10 000 USD/ 10 000 EUR	Limits are aggregate; limit on number of transactions - 15 transactions; limits are increased upon the client's application	600 000 KGS/ 10 000 USD/ 10 000 EUR	Limits are aggregate; limit on number of transactions - 15 transactions; limits are increased upon the client's application
24.4.	Internet transactions (E-commerce)	500 000 KGS/ 10 000 USD/ 10 000 EUR	Limits are aggregate; limit on number of transactions - 15 transactions; limits are increased upon the client's application	500 000 KGS/ 10 000 USD/ 10 000 EUR	Limits are aggregate; limit on number of transactions - 15 transactions; limits are increased upon the client's application
25	Visa payment card privileges****				
25.1.	Access to the VIP Lounge at Manas Airport	Free of charge 4 visits a year, subsequent visits according to the Manas Airport VIP Lounge tariffs	To use this privilege, purchases totaling at least 40 000 KGS must be paid with the Visa Signature card over the last 35 days, with the last 5 days not counted. More details at: https://cis.visa.com/visa-in-kyrgyzstan/promotions/vip-lounge.html	Free of charge 4 visits a year, subsequent visits according to the Manas Airport VIP Lounge tariffs	To use this privilege, purchases totaling at least 40 000 KGS must be paid with the Visa Signature card over the last 35 days, with the last 5 days not counted. More details at: https://cis.visa.com/visa-in-kyrgyzstan/promotions/vip-lounge.html
25.2.	Dragon Pass service** (access to lounges at airports worldwide)	Free of charge 4 visits a year, subsequent visits 32 USD (or equivalent in other currency) per visit	According to Dragon Pass tariffs	Free of charge 4 visits a year, subsequent visits 32 USD (or equivalent in other currency) per visit	According to Dragon Pass tariffs
25.3.	Insurance services***	Free of charge	When travel or accommodation is paid with the card.	Free of charge	When travel or accommodation is paid with the card.
25.4.	Purchase protection	up to 6 000 USD per event		up to 6 000 USD per event	
25.5.	Concierge services	Free of charge	Information provided anywhere in the world 24/7 via the Telegram channel	Free of charge	Information provided anywhere in the world 24/7 via the Telegram channel
25.6.	Baggage wrapping service	Free of charge 4 times a year	at Manas International Airport in Bishkek	Free of charge 4 times a year	at Manas International Airport in Bishkek
25.7.	International medical and information assistance for travelers	Free of charge		Free of charge	
25.8.	Flight delay and baggage delay compensation	up to 300 USD		up to 300 USD	

* These tariffs are effective from 14.10.2026

**charged for the cardholder and separately for each accompanying person (debited from the card account without acceptance during the month following the reporting month)

***travel insurance of up to 750,000 USD. Also covers the spouse and children (up to 5 persons)

****Privileges and their validity periods are subject to Visa's terms. See current Visa privileges at: <https://cis.visa.com/visa-in-kyrgyzstan/signature.html>