KSB COMMERCIAL BANK
Member of a Swiss Financial Group

Approved by
Protocol of the TC (Tariff Committee) No. 1
dated 16.01.2026г.
Apendix No. 5

Tariffs* of CJSC "Commercial Bank KSB"
on the issuance and servicing of Visa Business Platinum payment cards for residents clients of the Kyrgyz Republic, legal entities, and individual entrepreneurs.

№	Service description	Tariff for Visa Business Platinum	Remarks
1	Issuance fee for primary/supplementary cards	Free of charge	Standard regime of card issuance takes up to 5 business days in Bishkek and Osh, and up to 10 business days in other regions.
2	Urgent issuance fee for primary/supplementary cards	1 200 KGS/ 12 USD / 12 EUR	This fee is charged in addition to the issuance fee. Urgent regime of card issuance of card takes up to 2 business days in Bishkek and Osh, and up to 5 business days in other regions.
3	Annual maintenance fee primary/supplementary cards for the first year	2 000 KGS/ 20 USD / 20 EUR	
4	Annual maintenance fee primary/supplementary cards for subsequent years	2 000 KGS/ 20 USD / 20 EUR	
5	Card replacement due to loss	1 500 KGS / 17 USD / 17 EUR	
6	Card replacement due to expiration	Free of charge	
7	Cash withdrawal fees:		
7.1	At Bank ATMs	0% up to 100,000 KGS per month; exceeding 100,000 KGS — 20 KGS per transaction	
7.2	At ATMs of other banks within the Kyrgyz Republic	0% up to 100,000 KGS per month; exceeding 100,000 KGS — 20 KGS per transaction	
7.3	At ATMs of other banks abroad	1.5% (min. 200 KGS / 2 USD / 2 EUR)	
7.4	At Bank branches - CWP (Cash Withdrawal Points)	0% up to 100,000 KGS per month; exceeding 100,000 KGS — 20 KGS per transaction	
7.5	At Bank branches without card presentation - CWP	Cash withdrawals via the Bank's cash desk without card presentation are subject to current Cash & Settlement Services (CSS) tariffs	
7.6	At branches of other banks - CWP	0% up to 100,000 KGS per month; exceeding 100,000 KGS — 20 KGS per transaction	
8	Balance inquiry fee:		
8.1	Balance inquiry via Bank's devices	Free of charge	
8.2	Balance inquiry via devices of other banks	Free of charge	
9	Cashless payment for goods and services	Free of charge	
10	Monthly fee for SMS-notification service: - Balance inquiry - receipt of confirmations of card transactions	100 KGS / 1 USD/ 1 EUR	Available only as a supplement to the "SMS-notification" service.
11	E-mail notification for each transaction for SMS-notification subscribers	Free of charge	
12	Fee for obtaining a hard-copy statement at a Bank branch	Free of charge	Standard: provided on the next business day after application. Urgent: provided on the day of application.
13	Fee for obtaining a certificate of card account status	Standard: 300 KGS; Urgent: 500 KGS	
14	Card blocking fee	Free of charge	
15	Card unblocking fee	Free of charge	
16	Fee for investigation of a financial claim on card transactions	1 000 KGS/ 10 USD/ 10 EUR	For 1 transaction.
17	PIN-code change	Free of charge	
18	Fee for retrieval of funds forgotten in the Bank's ATMs	Free of charge	Upon the cardholder's application.
19	Fee for retrieval of a card forgotten by client in the Bank's ATMs	Free of charge	Card retrieval is performed after the next ATM cash collection, upon the cardholder's application.
20	Fee for urgent retrieval of a card forgotten by client in the Bank's ATMs	500 KGS	Card retrieval is performed within two business days from the day of receipt of the card retrieval application/letter from the Issuing Bank for card retrieval.
21	Fee for retrieval of a card captured by the Bank's ATM due to technical reasons	Free of charge	Card retrieval is performed within two business days from the day of receipt of the card retrieval application/letter from the Issuing Bank for card retrieval.
22	Provision of a photo report and ATM logs	400 KGS /5 USD/5 EUR	
23	**Daily limits for Visa Business Platinum**		
23.1	Cash withdrawal at ATMs	800 000 KGS/ 10 000 USD/ 10 000 EUR	Limits are cumulative; max. single withdrawal at Bank's ATMs — 25,000 KGS; Limit on number of operations: 20; increases available upon client request.
23.2	Cash withdrawal at CWPs (Cash POS)	10 000 000 KGS/ 100 000 USD/ 100 000 EUR	Limits are cumulative; Limit on number of operations: 10; increases available upon client request.
23.3	Merchant payments (Purchase)	1 200 000 KGS/ 20 000 USD/ 20 000 EUR	Limits are cumulative; Limit on number of operations: 15; increases available upon client request.
23.4	Internet transactions (E-commerce)	1 000 000 KGS/ 20 000 USD/ 20 000 EUR	Limits are cumulative; Limit on number of operations: 15; increases available upon client request.

24	**Visa Payment Card privileges******		
24.1	Access to the VIP Lounge at Manas Airport	2 free visits per year; subsequent visits as per Manas Airport VIP Lounge tariffs	This privilege applies only to departures from Manas International Airport and does not apply to arrivals. More details by the link below: https://cis.visa.com/visa-in-kyrgyzstan/promotions/vip-lounge.html
24.2	Dragon Pass service** (Access to airport lounges worldwide)	2 free visits per year; subsequent visits — 32 USD (equiv.) per visit	As per Dragon Pass tariffs.
24.3	Insurance Services***	Free of charge	Provided that travel or accommodation is paid for with the card.
24.4	Консьерж сервисы	Free of charge	Information support worldwide 24/7 via Telegram and WhatsApp.
24.5	International Medical and Travel Assistance	Free of charge	
24.6	Flight and Baggage Delay Compensation	Up to 300 USD	

* These tariffs are effective as of February 05, 2026.

** Per holder and separately for each guest (debited from the card account automatically during the month following the reporting period).

*** Travel insurance up to 500,000 USD. Also covers spouse and children (up to 5 people).

**** Privileges and their terms are subject to Visa conditions. For current Visa privileges, visit:

https://cis.visa.com/pay-with-visa/commercial-visa-cards/visa-platinum-business.html