KSB COMMERCIAL BANK
Member of a Swiss Financial Group

Approved by
Protocol of the TC (Tariff Committee) No. 1
dated 16.01.2026
Appendix No.6

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

№	Service description	Tariff for Visa Business Standard	Remarks
1	Issuance fee for primary/supplementary cards	500 KGS/5 USD/5 EUR	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	700 KGS/ 7 USD/ 7 EUR	This fee is charged in addition to the issuance fee. Urgent regime of card issuance takes up to 2 business days in Bishkek and Osh, and up to 5 business days in other regions.
3	Annual maintenance fee of primary/supplementary cards for the first year	Free of charge	
4	Annual maintenance fee of primary/supplementary cards for subsequent years	Free of charge	
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 - card balance inquiry - receipt of confirmations of card transactions	100 KGS / 1 USD / 1 EUR	
11	E-mail notification for each transaction for SMS-notification subscribers	Free of charge	Available only as a supplement to the "SMS-notification" service.
12	Fee for obtaining a hard-copy statement at a Bank branch	Free of charge	
13	Fee for obtaining a certificate of card account status	Standard: 300 KGS; Urgent: 500 KGS	In standard regime the certificate is provided on the next business day after certificate issuance application. Un urgent regime the certificate is provided on the day of application.
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	1000 KGS/ 10 USD/ 10 EUR	For 1 transaction.
17	PIN-code change	Free of charge	For KGS cards with a balance exceeding 5,000 KGS.
18	Fee for retrieval of funds forgotten in the Bank's ATMs	Free of charge	
19	Fee for retrieval of a card forgotten by client in the Bank's ATMs	Free of charge	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 after the next ATM cash collection, upon the cardholder's application.
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 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	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.
23	**Daily limits for Visa Business Standard**		
23.1	Cash withdrawal at ATMs	600 000 KGS/ 7 500 USD/ 7 500 EUR	Limits are cumulative; maximum single withdrawal at the Bank's ATMs is 25,000 KGS; Limit on the number of transactions: 20; limits can be increased upon the client's application.
23.2	Cash withdrawal at CWPs (Cash POS)	7 500 000 KGS/ 75 000 USD/ 75 000 EUR	Limits are cumulative; Limit on the number of transactions: 10; limits can be increased upon the client's application.
23.3	Merchant payments (Purchase)	900 000 сом/ 15 000 USD/ 15 000 EUR	Limits are cumulative; Limit on the number of transactions: 15; limits can be increased upon the client's application.
23.4	Internet transactions (E-commerce)	750 000 KGS/ 15 000 USD/ 15 000 EUR	Limits are cumulative; Limit on the number of transactions: 15; limits can be increased upon the client's application.

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