

Tariffs* of CJSC "Commercial Bank KSB"
for the issuance and maintenance of Visa Signature payment cards to customers - non-residents of the Kyrgyz Republic, individuals

| No | Service | Tariff for Visa Signature | Note |
|-----|---|--|---|
| 1 | Fee for issuing a primary/additional card | Free of charge | Card issuance in standard mode is up to 5 business days in Bishkek and Osh, and up to 10 business days in regions. |
| 2 | Fee for urgent issuing of main/additional cards | 2 200 KGS/ 12 USD/ 12 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 | 18 000 KGS / 200 USD / 200 EUR | |
| 4 | Fee for annual maintenance of the main/additional cards in subsequent years | 18 000 KGS / 200 USD / 200 EUR | |
| 5 | Reissue of the Card due to the loss of the card | 2 000 KGS / 20 USD / 20 EUR | |
| 6 | Reissue of the Card due to expiration | Free of charge | |
| 7 | Fee for cash withdrawal: | | |
| 7.1 | At the Bank's ATMs | 0% up to 100,000 KGS per month and over 100,000 KGS – 20 KGS for each transaction | |
| 7.2 | At ATMs of other banks within the KR | 0% up to 100,000 KGS per month and over 100,000 KGS – 20 KGS for each transaction | |
| 7.3 | At ATMs of other banks abroad | 1.5% (min. 200 KGS / 2 USD / 2 EUR) | |
| 7.4 | At the Bank's branches – Cash Withdrawal Points | 0% up to 100,000 KGS per month and over 100,000 KGS – 20 KGS for each transaction | |
| 7.5 | At the Bank's branches without presenting a card | 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 | |
| 7.6 | At other banks' branches – Cash Withdrawal Points | 0% up to 100,000 KGS per month and over 100,000 KGS – 20 KGS for each transaction | |
| 8 | Fee for requesting a balance: | | |
| 8.1 | Fee for requesting a balance statement on Bank devices | Free of charge | |
| 8.2 | Fee for requesting a balance in other banks' devices | Free of charge | |
| 9 | Cashless payment for goods and services | 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 / 1 USD/ 1 EUR | |
| 11 | 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 |
| 12 | Fee for obtaining a statement on paper at a branch of the Bank | Free of charge | |
| 13 | 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 an application |
| 14 | Card blocking fee | Free of charge | |
| 15 | Card unblocking Fee | Free of charge | |
| 16 | Fee for consideration of a financial claim for transactions using a card | 2 000 KGS/ 20 USD/ 20 EUR | Per 1 operation |
| 17 | PIN-code change | Free of charge | |
| 18 | Fee for returning forgotten funds at ATMs of the Bank | Free of charge | At the request of the cardholder |
| 19 | 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 |
| 20 | Fee for urgent returning of a card forgotten by the Customer at the Bank's ATM | 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 |
| 21 | 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 |
| 22 | Provision of a photo report and ATM logs | 400 KGS / 5 USD/5 EUR | |

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| 23 | Additional services | | |
| 23.1 | Rent of safe deposit boxes | up to 50% discount within the package | for 1 safe deposit box |
| 23.2 | Individual conversion rate | from 10,000 USD (or equivalent in foreign currency) | |
| 24 | Visa Signature daily limits | | |
| 24.1 | Cashing out at ATM | 400 000 KGS / 5 000 USD/ 5 000 EUR | Limits are summary; the maximum amount for a single withdrawal at the Bank's ATMs is 25,000 KGS ; The limit on the number of transactions - 20 transactions; limits may be increased upon request by the customer. |
| 24.2 | Cashing out at a Cash Point (Cash Pos) | 5 000 000 KGS / 50 000 USD/ 50 000 EUR | Limits are summary; Limit on the number of transactions - 10 transactions; Limits may be increased upon request by the customer. |
| 24.3 | Purchase at a trade and service company | 600 000 KGS / 10 000 USD/ 10 000 EUR | Limits are summary; Limit on the number of transactions - 15 transactions; Limits may be increased upon request by the customer. |
| 24.4 | Internet transactions (E-commerce) | 500 000 KGS / 10 000 USD/ 10 000 EUR | Limits are summary; Limit on the number of transactions - 15 transactions; Limits may be increased upon request by the customer. |
| 25 | Privileges of a payment card from Visa**** | | |
| 25.1 | Visit to the VIP Lounge at "Manas" Airport | Free 4 visits per year, subsequent visits are subject to Manas Airport VIP lounge rates | To take advantage of this privilege, you must pay for purchases with your Visa Signature card totaling at least 40,000 soms in the last 35 days, excluding the last 5 days. More details by the link below: https://cis.visa.com/visa-in-kyrgyzstan/promotions/vip-lounge.html |
| 25.2 | Dragon Pass 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 Dragon pass tariffs |
| 25.3 | Insurance services** | Free of charge | In case of payment for travel or accommodation by card |
| 25.4 | Purchase protection | up to 6,000 USD per incident | |
| 25.5 | Concierge services | Free of charge | Providing information anywhere in the world 24/7 in the Telegram channel and WhatsApp |
| 25.6 | Luggage packing service | Free 4 times a year | at "Manas" International Airport in Bishkek |
| 25.7 | International medical and information assistance for travelers | Free of charge | |
| 25.8 | Flight delay and baggage compensation | up to 300 USD | |

* These tariffs are valid from February 5, 2026.

** 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)

**** Privileges and their terms apply according to Visa terms and conditions. Check current Visa privileges on the website:

<https://cis.visa.com/visa-in-kyrgyzstan/signature.html>