KSB COMMERCIAL BANK
MEMBER OF A SWISS FINANCIAL GROUP

Approved
Minutes of Asset and Liability Management Committee №1
dated 25.09.2025
Annex 3

"Tariffs of CJSC "Commercial Bank KSB"
for the issuance and maintenance of Visa Signature payment cards to customers - residents of the Kyrgyz Republic, individuals, for cards opened after 15.10.2025"

№	Service	Tarrif for Visa Signature	Note
1	Fee for issuing a primary/additional card	Free of charge	Card issuance in standard mode is up to 5 bussiness days in Bishkek and Osh, and up to 10 bussiness days in regions.
2	Fee for urgent issuing of main/additional cards	800 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	7 000 KGS / 80 USD / 80 EUR	
4	Fee for annual maintenance of the main/additional cards in subsequent years	7 000 KGS / 80 USD / 80 EUR	
5	Reissue of the Card due to the loss of the card or PIN code	Free of charge	
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 other banks' ATMs	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	1.5% (min. 200 KGS /2 USD/ 2 EUR)	
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 SMSnotification 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 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	400 KGS /5 USD/5 EUR	Per 1 operation
17	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
18	PIN-code change	Free of charge	
19	Fee for returning forgotten funds at ATMs of the Bank	Free of charge	At the request of the cardholder
20	Fee for returning a card forgotten by the Custoomer 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
21	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
22	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
23	Provision of a photo report and ATM logs	400 KGS /5 USD/5 EUR	
24	**Additional services**		
24.1	Rent of safe deposit boxes	up to 50% discount within the package	for 1 safe deposit box
24.2	Individual conversion rate	from 10,000 USD (or equivalent in foreign currency)	

25	**Visa Signature daily limits**		
25.1	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.
25.2	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.
25.3	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.
25.4	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.
26	**Payment card privileges**		
26.1	Visit to the VIP Lounge at Manas Airport	Free 4 visits per year, subsequent 7,000 KGS per visit	
26.2	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 tariff
26.3	Insurance services**	Free for charge	In case of payment for travel or accommodation by card
26.4	Purchase protection	up to 6,000 USD per incident	
26.5	Concierge services	Free for charge	Providing information anywhere in the world 24/7 in the Telegram channel and WhatsApp
26.6	Luggage packing service	Free 4 times a year	at "Manas" International Airport in Bishkek
26.7	International medical and information assistance for travelers	Free fo charge	
26.8	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)