

## THE PUBLIC OFFER FOR CONCLUSION OF THE AGREEMENT OF BANK ACCOUNT OPENING AND MAINTENANCE IN NATIONAL AND FOREIGN CURRENCY

### 1. GENERAL PROVISIONS

- 1.1. In accordance with Part 2 of Article 398 of the Civil Code of the Kyrgyz Republic this Offer is considered public and is the Offer of the CJSC “Kyrgyz Investment and Credit Bank” (hereinafter referred to as the Bank) to any legal and capable individual to conclude an Agreement with the Bank for opening and maintaining a bank account in national and foreign currencies (hereinafter referred to as the Agreement), the terms of which are contained in this Offer below.
- 1.2. The Agreement is considered concluded from the moment of signing by an individual (hereinafter - the Customer) of the Application-Questionnaire of the client for bank account opening and maintenance in national and foreign currencies of the established form (hereinafter - the "Application for opening an account"), which means full and unconditional acceptance of this Offer and in accordance with Article 402 of the Civil Code of the Kyrgyz Republic, acceptance by the Client of all the terms of the Agreement, subject to the provision by the Client of the documents necessary for opening an Account in accordance with the requirements of the legislation of the Kyrgyz Republic and local normative acts of the Bank.
- 1.3. An application for opening an account, which means full and unconditional acceptance of this Offer, is an integral part of this Offer for conclusion of the Agreement of bank account opening and maintenance in national and foreign currencies.
- 1.4. This Offer shall be valid until it is declared invalid or a new offer is published.

### 2. SUBJECT OF THE AGREEMENT

- 2.1. In order to provide cash and settlement services, the Bank shall open one or several bank accounts (hereinafter referred to as the «Account) for the Customer in the currency specified in the Application for account opening in accordance with the requirements of the current legislation of the Kyrgyz Republic and this Agreement.
- 2.2. The Bank shall accept and deposit the funds into the Customer’s Account, fulfill the Customer’s instructions to transfer or disburse the funds from the Account and carry out other Account operations in accordance with the current legislation of the Kyrgyz Republic and this Agreement.
- 2.3. The Customer shall pay for the Bank’s services according to the tariffs of the Bank («Tariffs) and shall dispose of the funds on his/her Account in the manner and subject to the terms and conditions envisaged by this Agreement, the Rules of the provision and use of internet-banking system “KICB»/«KICB BUSINESS” in the CJSC “Kyrgyz Investment and Credit Bank” and the current legislation of the Kyrgyz Republic.

### 3. THE PROCEDURE FOR OPENING AND MAINTENANING ACCOUNT

- 3.1. The Bank shall open the Account in the Customer's name based on its written application completed in the form required by the Bank and upon submission by the Customer of the duly completed documents required by the legislation of the Kyrgyz Republic and the Bank.
- 3.2. The Bank shall perform settlement operations upon instruction of the Customer in compliance with the current Normative acts of the National Bank and internal normative documents of the Bank.
- 3.3. The Bank shall write-off (disburse, remit, provide other financial services) the funds from the Customer's Account only after receipt of the Customer's instruction, unless otherwise stipulated in this Agreement. All disbursements from the Customer's account shall be made to the extent of the balance of the funds on the Account.
- 3.4. When conducting Account operations, the Customer shall provide the Bank with payment documents completed in accordance with the requirements of the current legislation of the Kyrgyz Republic.
- 3.5. Any documents provided by the Customer to the Bank shall comply with the requirements of the current legislation of the Kyrgyz Republic, and if necessary shall be completed according to the forms and the samples provided by the Bank. It is prohibited to use helium pens on any documents submitted to the Bank.
- 3.6. The liability for contents, validity of any documents provided by the Customer shall be taken by him/her.
- 3.7. The Bank shall have the right to refuse to provide the Customer with cash and settlement services, if there is evidence that the Customer has violated the current legislation of the Kyrgyz Republic, the banking rules, the terms of this Agreement.
- 3.8. The Bank may require the Customer to submit the documents confirming legality or economic soundness of the operation, including that already performed (for example, bills due and payable by the Customer, agreements, etc.). If the Customer refuses to submit the required documents, the Bank shall reserve the right to refuse to perform any Account operations or to terminate unilaterally this Agreement without prior notice.
- 3.9. If the Customer gives several instructions to the Bank, the amount of which exceeds the balance, allowable for use on his/her Account, the Bank shall fulfill these instructions on a first-come-first-served basis, at its own discretion or in accordance with the current legislation of the Kyrgyz Republic.
- 3.10. The Bank shall be authorized to use services of the third parties to carry out any transaction, if the Bank deems it reasonable. The Bank shall not bear any liability for a third party's errors, delays or inaccuracy in fulfilling the Customer's instructions.
- 3.11. All payments and operations on the Account shall be performed in the currency of the Account. To make payments in foreign currency/currency other than currency of the Account, the Bank at its own discretion shall apply any acceptable exchange rate in accordance with the common banking practice and the legislation of the Kyrgyz Republic.
- 3.12. The Bank may withhold any amounts due as the bank fees or the compensation of other costs in connection with conversion of the funds from one currency into another according to the current Tariffs. The Bank shall not be liable for holding conversion operations and for any losses caused by the actual schedule of conversion by the Bank according to the requirements of the legislation, provided that the Bank does not cause any unreasonable delays in accordance with the normal banking practice.

- 3.13. The tariffs of the Bank according to which the service is provided under this agreement shall be approved by the Bank's Management and periodically reviewed. The current tariffs shall be brought to the Customer's notice by placing information in the premise of the Bank, its branches, representative offices, on the website [www.kicb.net](http://www.kicb.net).
- 3.14. An operation day of the bank is the period of time during which the Bank conducts accounting and operational work with current day. The payment documents shall be accepted for processing during the period of time set by the Bank for service of the customers. The documents received by the Bank upon expiration of the current operation day shall be accepted by the Bank for processing on the next operation day. The information on working hours shall be made available to the Customers by posting it in the Bank branches and the Bank official site.
- 3.15. In case if the Client fails to notify/untimely notify the Bank, including but not limited: about all changes, including change of identification information, address, telephone numbers, details of staff and officials (for legal entities and individual entrepreneurs), related to authorities on Account management and other information in accordance with the terms of this Agreement, the Bank shall not be liable for any losses that the Client may subsequently incur without withdrawing/ transferring, not timely withdrawing/transferring funds.
- 3.16. By entering into this Agreement, the Client confirms that he/she is the legal owner of the funds or provides information about their true owner, and the source of funds entering his/her Account is lawful/legal.
- 3.17. The Bank shall not bear any responsibility for any errors, returns, economic sanctions of other states, including trade or financial bans, restrictions, as well as blocking of transfers by a correspondent bank (third party), or incorrect actions, omissions of correspondent banks, subagents and other agents, including for non-execution of payments by correspondent banks. The Customer also shall agree not to make any claims to the Bank on issues related to the agreements between the Bank and its correspondent banks and/or subagents, including agreements on the procedure for maintaining correspondent accounts and on the tariffs for their maintenance, on the tariffs of correspondent banks with other correspondents (including writing off their fees by the correspondents from the principal amount of the Client's transfer). The Customer shall also agree in advance with the instructions of the correspondent bank on the prohibition of making payments by the Customer through the correspondent account, without clarifying the reasons and requesting supporting documents.
- 3.18. The Bank shall not bear any responsibility if the customer uses non-current bank details for incoming payments.
- 3.19. In case if the Customer is a state person, civil servant or their close relative, in accordance with the requirements of the law he/she shall give unconditional consent to the provision of information about his/her accounts (deposits) to the authorized state bodies.
- 3.20. During client service, the Bank shall pay special attention to the issues of interaction and assistance to persons with disabilities, including, but not limited to compliance with:
- rules of etiquette during communication with a client;
  - rules for accompanying the client when the bank employee and the client make transactions during service process;
  - taking available measures for the most comfortable service;
  - communication with one client himself/herself, and not with someone accompanying him/her, unless the client has chosen a different method of communication;

- minimizing stress factors in the process and full (detailed) explanation of banking procedures for client service.

At the same time, clients with visual or hearing impairments may require sound stimulation or sign language translation of the text of the agreement on opening and maintaining a bank account in national and foreign currency on the Bank's official website: [www.kicb.net](http://www.kicb.net).

#### **4. USE OF THE INTERNET BANKING SYSTEM «KICB» / «KICB BUSINESS»**

- 4.1. The Customer, after connection to system «KICB»/ «KICB BUSINESS», guided by his/her own will and interests, shall join and accept the Rules of provision and use of the system «KICB»/ «KICB BUSINESS» in CJSC “Kyrgyz Investment and Credit Bank”, established by the Bank and being binding upon the Customer, placed in Internet and on the Bank's official website: [www.kicb.net](http://www.kicb.net) and are available to the Customer at any time convenient for him/her.

#### **5. PAYMENT OF BANK FEES AND THE PROCEDURE OF SETTLEMENTS**

- 5.1. The cost of Bank fees for cash and settlement services and other operations, available according to this Agreement, shall be identified by the Tariffs valid at the moment of the operation.
- 5.2. If there are inconsistencies between the Tariffs, other applicable special terms or agreements and this Agreement, the Tariffs, special terms and agreements shall prevail.
- 5.3. In addition to interests, duties, fees for account administration and bank fees paid according to the Tariffs, the Customer shall bear all expenses related to his/her Account operations, including without limitation, fees of the third party, postal expenses, public duties, taxes, insurance payouts public duties, taxes, insurance payouts and legal fees, communications expenses (telephone, telex, telegraph, internet, etc.) of the Bank (hereinafter collectively referred to as the “Expenses”).
- 5.4. The payment of any of the Bank's fees for cash and settlement operations shall be written off without acceptance from the Customer's Account for each performed operation on the date this operation is performed or according to the valid Bank tariffs.
- 5.5. The Bank shall not accrue and pay the interests for the funds on the Account.

#### **6. RIGHTS AND OBLIGATIONS OF THE CUSTOMER**

- 6.1. The Customer shall be obliged to:
  - 6.1.1. Provide the Bank with duly completed documents containing accurate data required to open the Account and to perform the operations in accordance with the Bank's requirements and the current legislation of the Kyrgyz Republic.
  - 6.1.2. Carry out its activity and use the Account opened with the Bank in accordance with the legislation of the Kyrgyz Republic, the internal regulatory documents of the Bank and this Agreement.
  - 6.1.3. Not benefit the Bank's services for any illegal purpose, and not perform any actions (operations) aimed for legalization (laundering) of criminal incomes or to finance terrorism/extremism and proliferation of weapons of mass destruction.
  - 6.1.4. Submit to the Bank any additional data and documents (including data necessary to identify and verify the Customer and the beneficiary(ies)) as well as confirming documents on carried out operations on the Bank's request with aim to perform requirements on combat with financing of terrorist/extremist activity and legalization (laundering) of criminal incomes in accordance with

the legislation of the Kyrgyz Republic and regulatory acts of the National Bank of the Kyrgyz Republic.

6.1.5. Pay the fees for the Bank's services according to the terms of this Agreement.

6.1.6. In case of erroneous depositing/writing off of the funds to/from the Customer's Account, immediately notify the Bank of incorrectly performed operation and return the funds erroneously deposited/write off to/from the Account within no more than 5 (five) banking days upon receipt of the Account statement and/or sending of the notice by the Bank in any available way.

6.1.7. Immediately notify the Bank of all changes, including changes in identification data, address, telephone and fax numbers, details of personal or officers in charge of management of the Account. If other officers having the authorities of first and second signature of the payment documents are appointed or the corporate seal is changed, the Customer shall, within 1 (one) operation day, notify the Bank thereof in writing and shall re-register the new signature and seal specimen card to other persons. The Customer shall take the liability for failure to notify and for untimely notification of the Bank about the changes specified in this clause.

6.1.8. Correctly and timely communicate the payment details (specifically, correct name and number of the account, payment purpose, etc.) to its counterparties regarding incoming and outgoing payments. If the Bank receives the funds under the payment documents containing inaccurate details, the Bank shall write-off the funds from the Customer's Account without acceptance and return them to the payer.

6.1.9. The Customer shall undertake to notify the Bank in writing 2 (two) business days prior to cash withdrawal from the Account in the amount exceeding KGS 1 500 000 (one million five hundred thousand) or USD 10 000 (ten thousand), as well as 2 (two) business days prior to transfer of cashless funds from the Account in the amount exceeding KSG 5 000 000 (five million) or USD 100 000 (one hundred thousand).

6.1.10. The Customer shall be obliged to conduct independent check/monitoring of the Accounts held by him/her at least once in 30 (thirty) calendar days, for this it can obtain the Account statements and/or use the service « KICB»/ «KICB BUSINESS ». If within 5 (five) transaction days upon issue of the statement, no comments are received from the Customer the statement shall be deemed confirmed and accepted by the Customer.

6.1.11. If the Bank has doubts about the economic feasibility and/or legality of the operation, the Client shall undertake, at the request of the Bank, to provide documents confirming the legality and economic feasibility of the operation. Such documents can be invoices issued to the client, contracts concluded by the client, payment documents (for example, invoices), etc.»

6.2. The Customer shall be entitled to:

6.2.1. Independently dispose of the funds deposited to his/her Account in the manner specified in current legislation of the Kyrgyz Republic, the internal regulatory documents of the Bank and this Agreement.

6.2.2. Make inquiries related to the Customer's Account operations.

6.2.3. Make written statements regarding cash and settlement services. At any moment obtain information regarding the current Tariffs of the Bank, familiarizing itself with them in the premise of the bank, its branches, representative offices, on the site [www.kicb.net](http://www.kicb.net), an information message via e-mail or in a hardcopy form applying to the Bank.

6.2.4. The Customer with physical disabilities who is unable to use his/her handwritten signature shall be entitled to conclude this Agreement in writing using a notarized facsimile signature, which fully replaces the handwritten signature of the Customer in accordance with the current legislation of the Kyrgyz Republic. Herewith, the Customer shall submit to the Bank a certificate of facsimile signature (facsimile) authenticity issued by a notary.

## **7. RIGHTS AND OBLIGATIONS OF THE BANK**

7.1. The Bank shall be obliged to:

7.1.1. Provide cash and settlement services to the Customer in accordance with the current legislation of the Kyrgyz Republic and this Agreement.

7.1.2. Charge the fees for maintenance of the Customer's Account according to the current Tariffs.

7.1.3. Fulfill the Customer's instruction to make payments from his/her Account no later than on the day following the Bank's receipt of the payment order from the Customer, except for the events described in this Agreement.

7.1.4. Deposit the funds remitted to the Customer's Account not later than the day following the day on which the Bank receives a relevant payment document. In case of failure to provide supporting documents, the Bank shall be entitled to block the amount prior to submission of supporting documents within the internal control for up to 3 days.

7.1.5. Accept from the Customer cash in the currency (KGS, USD, Euro, KZT, RUB) of opened Accounts, count and deposit it to the Customer's Account in accordance with the current legislation of the Kyrgyz Republic.

7.1.6. Keep bank secrecy on operations carried out on the Customer's Account, keep secret information about the Customer itself, not disclose any information about the Accounts and operations therein without the Customer's consent, except for the events provided for in the legislation of the Kyrgyz Republic.

7.1.7. Upon request of the Customer, and in accordance with the Bank tariffs to issue Account statements and necessary original copies/copies of settlement documents on the operation day following the transaction date. If within 5 (five) transaction days from the date of issuance of the Account statement, no comments are made by the Customer, the statement shall be deemed confirmed and accepted by the Customer. Any Account certificates/statements of the Customer shall be executed by the Bank according to the forms and in the manner prescribed by the Bank.

7.1.8. Advise the Customer on the matters related to the cash and settlement services.

7.2. The Bank shall be entitled to:

7.2.1. Refuse the Customer to provide cash and settlement operations with the Account, to disburse cash if there are facts that the Customer has violated the current legislation, the regulatory documents and the directives of the National Bank of the Kyrgyz Republic and the banking rules, this Agreement or the procedure for completing settlement documents and meeting the deadlines for their submission, or if the seal and the signatures on the settlement documents provided to the Bank are blurred or illegible or inconsistent with the specimen seal and signatures, or if there is a suspicion that the cash and settlement documents and signatures thereon are genuine.

- 7.2.2. If there are undoubtedly erroneous records of crediting or debiting the Account, no matter when such errors are detected, make respective corrections without additional authorization from the Customer.
- 7.2.3. If there are no detailed Customer's instructions regarding payment or transfer of the funds, fulfill the payment or transfer of the funds based on information, provided by the Customer. Herewith, the Bank shall not be liable to any third party for fulfillment of such instructions.
- 7.2.4. Without prior notice to the Customer, freeze without delay the transaction(s) and/or funds of the Customer included in the sanctions list, or if there is information regarding the Customer and the beneficial owner on participation in terrorist/extremist activities and proliferation of weapons of mass destruction.
- 7.2.5. Suspend the Customer's operation (transaction) if there is information about participation in the legalization (laundering) of criminal incomes in relation to the Customer and/or the beneficial owner.
- 7.2.6. Request the appropriate documents necessary to perform the operations on the account, confirming the economic feasibility of the operation and the validity of the Customer's real economic activity (invoices, issued to the Customer, agreements, concluded by the Customer, contracts, customs declarations, tax declarations, payment documents (for example invoices), etc.). If the Customer refuses to provide the required documents, the Bank shall have the right to refuse to carry out an operation on the Account.
- 7.2.7. Write-off, without further authorization (indisputably), the funds from the Customer's Account or other accounts of the Customer opened with the Bank without any permissions or instructions for purposes of performance of state and/or judicial authorities' decisions in cases and in the manner provided for by the legislation of the Kyrgyz Republic, or for purposes of repayment and compensation of any and all amounts, the fees (according to the Bank's Tariffs), the Expenses of the Bank under this Agreement, or discharging any obligations of the Customer to the Bank under other agreements, or in case the Bank erroneously deposits the funds to the Account or for another reason without sufficient legal grounds. If the currency of the Account differs from the currency of the debt, during recalculation there shall be used the exchange rate, established by the Bank/National Bank of the Kyrgyz Republic on the day of transaction or on the day of receipt/credit of the funds.
- 7.2.8. The Bank shall be entitled to block the Customer's account in cases stipulated by the legislation of the Kyrgyz Republic.
- 7.2.9. The Bank shall be entitled:
- if there are no funds/movements on the Account within 6 (six) calendar months to block the account until the receipt of the customer's application in the established standard form on account unblocking;
  - if there are no funds/movements on the Account within 12 (twelve) calendar months to close unilaterally the account with binding written notice to the Customer about its closing at least 1(one) month prior to closing of the account. Herewith, any balance of the funds will be accounted on a separate consolidated account «Other liabilities» with its mandatory analytical accounting per each customer in accordance with the legislation of the Kyrgyz Republic.



- 7.2.10. Unilaterally amend the Tariffs, the list of provided services, notifying the Customer 10 (ten) business days prior to effectiveness of the relevant changes by placing information in the premise of the Bank, its branches, representative offices, on the official web-site [www.kicb.net](http://www.kicb.net).
- 7.2.11. Unilaterally introduce amendments into the Agreement without the Customer's consent, if there are changes in the legislation of the Kyrgyz Republic, the regulatory documents of the National Bank of the Kyrgyz Republic binding on the Bank and the Customer, or other accounts of the Customer opened with the Bank.
- 7.2.12. Exercise control over the Customer's operations in order to oppose legalization (laundering) of criminal income and terrorism financing in accordance with the current legislation of the Kyrgyz Republic and the regulatory documents of the National Bank of the Kyrgyz Republic. Require the Customer to provide additional data and documents, including data necessary to identify and verify the beneficiaries for the Customer's operations.
- 7.2.13. Unilaterally suspend service of the Customer in «KICB»/ «KICB BUSINESS» in the events identified by this Agreement.
- 7.2.14. Amend the list of services provided by the Bank, including the system «KICB»/ «KICB BUSINESS», in the manner prescribed by this Agreement.
- 7.2.15. The Bank shall not be liable for the authenticity of documents, as well as for any transactions in the Customer's Account based on forged, falsified or illegal orders, when the signature or stamp imprint in the order visually matches the specimen signatures or stamp imprint on the bank card.
- 7.2.16. If, within 3 (three) business days, the Customer does not provide the Bank with the requested additional documents, including information about the counterparty, in order to determine the economic feasibility and legality of the transactions, as well as documents confirming the source of the Customer's funds and the beneficial owner, the Bank shall be entitled to refuse the Customer to carry out an operation on the Account as well as to terminate the Agreement unilaterally in accordance with i. 8.2 of this Agreement.

## **8. DURATION, AMENDMENT AND TERMINATION OF THE AGREEMENT**

- 8.1. The Agreement shall be considered concluded from the date of Acceptance of this Offer by the Customer.
- 8.2. The Bank shall have the right to terminate the Agreement unilaterally if any of the following events occur:
- the Customer fails to submit the documents necessary to meet the requirements to opening of the Account and conduct Account operations, to identify and verify the Customer and beneficiary, and other measures of proper check of the Customer, carrying out transactions on the account;
  - the Customer has not submitted the relevant documents required for account operations, confirming the economic feasibility of the operation and the validity of the client's real economic activity;
  - the Customer submits inaccurate documents;
- 8.3. The Parties hereby agree that simultaneous occurrence of any of the following events shall be regarded as the Customer's statement and desire to terminate this Agreement and to close the Account:



- no operations are conducted with the Account of the Customer during 12 (twelve) months from the date of entering into the Bank Account opening agreement or from the date of the last Account operation (internal operations of the Bank on fee withdrawal are not included into this list);
- no statement is received from the Customer with regard to his/her intention to conduct operations with the Account;
- no other statement (instruction) is received from the Customer. In this case the Account shall be closed without authorization from the Customer upon expiration of 1 (one) month from the date of sending to the Customer the notice of termination of this Agreement, unless the Bank receives the funds from the Customer to the Account by that date.

8.4. In case of unilateral termination of this Agreement, it shall be deemed terminated:

- by the Bank initiative- the Agreement shall be considered terminated upon expiration of 1 (one) month from the date the Bank sends the Customer a written notice of termination of this Agreement or upon occurrence of the cases provided for in item 8.2, 8.3 of this Agreement;
- by the Customer's initiative- the Agreement shall be terminated from the date the Customer submits the respective application, provided that the Customer has no outstanding obligations or debts to the Bank.

8.5. Upon closing the Account, the Bank shall not return the documents, which the Customer has submitted in the process of opening and managing the Account. If there are some funds on the Account, the Bank shall dispose of them in the manner prescribed by i. 7.2.9. of this Agreement.

8.6. This Agreement shall be not effective upon full performance of all its obligations by the Parties.

8.7. In all other respects not covered by this Agreement, the Parties shall be governed by the legislation of the Kyrgyz Republic.

8.8. Unless otherwise envisaged by this Agreement, amendments and modifications shall be made by executing annexes/agreements signed by the Parties, which constitute an integral part of this Agreement and/or by sending a written notice and/or an electronic message to the Customer in the manner envisaged by this Agreement.

8.9. The Parties shall be exempt from liability for full or partial non-execution of obligations under this Agreement, if non-execution of the obligations has been caused by the acts of God (force majeure): fire, natural disasters, damage of transmission lines or communications, mass riots, acts of war, terroristic acts, adoption of regulatory legal acts, issue of prescriptions, orders or other administrative interference of the government, government authorities influencing execution of the obligations by the Parties under this Agreement and other circumstances beyond the reasonable control of the Parties.

8.10. Hereby the Parties recognize that any notifications, correspondence and so on will be deemed delivered if they are sent to addresses specified in the Application of account opening.

8.11. Hereby the Parties agree and recognize that any disputes arising out of or connected with this Agreement shall be settled in the court according to effective legislation of the Kyrgyz Republic.

8.12. This Agreement shall be valid until it is terminated and all accounts are closed.

8.13. The Customer shall be entitled to terminate this Agreement or close one or more accounts at any time. Closing by the Customer of one or more accounts, if at least one account remains open, shall not entail the termination of this Agreement.

## 9. BANK DETAILS

### **CJSC «Kyrgyz Investment and Credit Bank»**

Registered address: 21 Erkindik ave., Bishkek, Kyrgyz Republic

ITN 01901200110066 OKPO 22724193

c/a: 1280015000006195 in KICB, BIK 128001

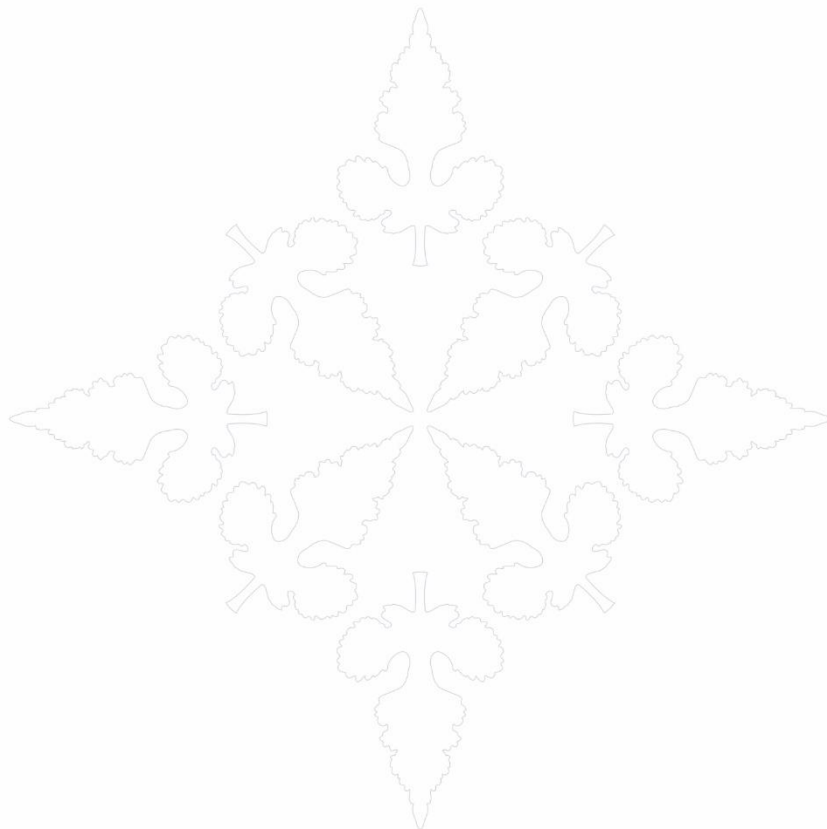
DCLT 999

The Client shall confirm that he/she has read all the terms and conditions of the Agreement, its Appendixes and shall agree to the provision by the Bank of the services specified in them.

The following Appendixes are an integral part of this Agreement:

Appendix 1. Application-Questionnaire of the Customer for opening an Account;

Appendix 2. Application for service in "internet banking" system «KICB»/ «KICB BUSINESS» in CJSC “Kyrgyz Investment and Credit Bank”.





# KICB

KYRGYZ INVESTMENT  
AND CREDIT BANK

APPROVED

« \_\_\_\_\_ » \_\_\_\_\_

CEO Arif Ali

## TARIFFS ON BANK SERVICES FOR RETAIL, CORPORATE CUSTOMERS AND INDIVIDUAL ENTREPRENEURS

<b>1.</b>	<b>Account opening and maintenance</b>	
1.1	Current account opening (for individuals)	100 KGS
1.2	Current account opening (for legal entities and private entrepreneurs)	500 KGS
1.3	Current account opening for loan/ deposit	free of charge
1.4	Current account maintenance (for legal entities and private entrepreneurs)	300 KGS (in case of any account turnover during one month)
1.5	Current account maintenance (for individuals)	free of charge
1.6	Minimal irreducible account balance (for legal entities)	500 KGS
1.7	Negative rate for customer's EUR account balances	By decision of Management
<b>2.</b>	<b>Money Transfers</b>	
<b>2.1</b>	<b>Outgoing payments in KGS</b>	
2.1.1	Clearing (payment receipt time from 9:00 till 11:00)	
	for amounts less than 20, 000 (inclusive)	5 KGS
	for amounts 20,000 – 100, 000 (inclusive)	30 KGS
	for amounts 100,000 – 500,000 (inclusive)	50 KGS
	for amounts 500,000 - 1,000,000 (inclusive)	60 KGS
2.1.2	Gross (payment receipt time from 9:00 till 15:00)	100 KGS
<b>2.2</b>	<b>Outgoing payments in USD and EUR with condition "OUR"</b>	
2.2.1	Payments in US dollars with due date "Same day" (time of payment acceptance from 9.00 till 14.30 at the Bank's branches)	0,2% min. 50 USD max. 450 USD
2.2.2	Payments in US dollars with due date "Same day" (time of payment acceptance via "KICB"/"KICB BUSINESS" system from 9.00 till 15.30)	0,2% min. 50 USD max. 400 USD
2.2.3	Outgoing payments in Euro with due date "Same day" (time of payment acceptance from 9.00 till 14.30/ via "KICB"/"KICB BUSINESS" system from 9.00 till 15.30)	0,2% min. 30 EUR max. 300 EUR
2.2.4	Outgoing payments in US dollars through Correspondent Bank "Halyk" in favor of clients of "Halyk" Bank Kazakhstan. With "Day-to-Day" execution term (time of payment acceptance from 9.00 till 14.30/ via "KICB"/"KICB BUSINESS" system from 9.00 till 15.30)	0,2% min. 30 USD max. 300 USD
2.2.5	Outgoing payments in USD in favor of third banks through Correspondent Bank "Halyk". With execution term "Day-to-Day" (time of payment acceptance from 9.00 till 14.30/ via "KICB"/"KICB BUSINESS" system from 9.00 till 15.30)	0,2% min. 70 USD max. 300 USD
<b>2.3</b>	<b>Outgoing payments in USD with condition "BEN" (all costs by beneficiary)</b>	
2.3.1	Payments value «Same day» (payment receipt time from 9:00 till 14:30/ via «KICB»/ «KICB BUSINESS» system 9:00 till 15:30)	50 USD

2.4	<b>Outgoing payments in KZT and RUR</b>	
2.4.1	Payments value "Same day" (payment receipt time for KZT from 9.00 till 12.00, for RUR from 9.00 till 15.00)	<b>RUB:</b> 0,1%, min. 600 RUB, max. 12 000 RUB <b>KZT:</b> 0,1%, min. 4 000 KZT, max. 75 000 KZT
2.5	<b>Outgoing payments in another currency</b>	<b>GBP:</b> 0,2%, min. 30 GBP, max. 300 GBP <b>CHF:</b> 0,2%, min. 30 CHF, max. 300 CHF <b>CNY:</b> 0,2%, min. 200 CNY, max. 2 000 CNY <b>TJS:</b> 0,2%, min. 10 TJS, max. 100 TJS <b>TRY:</b> 0,2%, min. 800 TRY, max. 8000 TRY
2.5.1	Bank's internal payments (including regional Branches and sub-branches)	free of charge
2.5.2	Incoming payments	free of charge
<b>3.</b>	<b>Banking investigation on payments, payment return, amendments, payment cancellation</b>	
3.1	<b>Foreign Currency</b>	
3.1.1	in USD, RUR, KZT	50 USD
	for request received 60+ days after value date	75 USD
	for request received 180+ days after value date	100 USD
3.1.2	in EUR and other currencies	50 EURO
	for request received 60+ days after value date	75 EURO
	for request received 180+ days after value date	100 EURO
3.1.3	National Currency	50 KGS
<b>4.</b>	<b>Cash Operations</b>	
4.1.	Cash withdrawal	
4.1.1	Cash withdrawal in KGS	0,3% (min.100 KGS for legal entitites and individual enterpreneurs)
4.1.2	Cash withdrawal in foreign currency USD, EUR, RUR, KZT	commission is set by Bank on daily basis
4.1.3	Withdrawal of cash deposited to account in cash in the same currency (for individuals)	free of charge
4.1.4	Cash withdrawal made at the expense of cash,within the last 6 months (for legal entities and private entrepreneurs)	free of charge
4.1.5	Cash withdrawal made at the expense of cash, before the last 6 months (for legal entities and private entrepreneurs)	by current Bank tariffs
4.1.6	Withdrawal of cash received as a result of a conversion operation within the bank	by current Bank tariffs
4.1.7	Cash withdrawal fee for SME and retail loans in KGS	as per point 4.1.1
4.1.8	Cash withdrawal fee for SME and retail loans in USD	as per point 4.1.2
4.1.9	Cash withdrawal fee for Mortgage loans and loans issued under state/government/social programs, aimed at economic development	0%
4.1.10	Cash withdrawal fee for Micro loans	0%
4.2	<b>Cash deposit and enlargement funds</b>	
4.2.1	Repayment of credits or replenishment of deposits in national and foreign currency, including repayment with cash in terminals	free of charge
4.2.2	Cash deposit in national currency, if made by account owner	free of charge

4.2.3	National and foreign currencies cash deposit by third party to the customer's account in the bank office other than where the account was opened (for individuals, legal entities and private entrepreneurs)	0.1% , min 20 KGS
4.2.4	Cash deposit in foreign currencies is applied for cash transfers including internal transfers (except cash deposit more than 6 months for legal entities and private entrepreneurs) and replenishment of customer's current account	commission is set by Bank on daily basis
4.2.5	Cash deposit in foreign currencies to the customer's account within KICB cash-in terminals	0%
4.2.6	Cash deposit of dilapidated and damaged banknotes	in foreign currency (USD, EUR, RUB, KZT) - 1% KGS - free According to the criteria of dilapidation the Bank reserves the right to refuse to accept dilapidated foreign currency banknotes
4.2.7	Money counting, counterfeit detection of foreign currency at customer's request without subsequent depositing of money to account	0,1%, min.10 USD
4.2.8	Cash deposit fee (except loan repayment/deposit replenishment) in national currency, in case of unsorted cash by denomination	0,1%, min 20 KGS
<b>5.</b>	<b>Foreign Exchange Operations</b>	
5.1	Sale-purchase of foreign currency	At the Bank's rate on the operation day. Individual exchange rates will be provided by the decision of the Bank
<b>6.</b>	<b>Provision of stationery, certificates and documents</b>	
6.1	Registration and issuance of checkbook	150 KGS
6.2	<b>Account statements and bank documents</b>	
6.2.1	Regular account statements, including statement via i-Bank and statements sent by SWIFT, with two-side printing	1 sheet is free, each next sheet is 10 KGS, maximum 850 KGS
6.2.2	Banking documents (payment transactions on outgoing payments in national and foreign currency, copies of archive documents etc.) and notifications on account opening/closing, capital stock payment etc. as per client's request	150 KGS per document
6.3	<b>Banking documents and notifications about existence account, deposit and balance of account</b>	
6.3.1	for individuals, legal entities and private entrepreneurs with additional provision by Bank of free insurance voucher of Jubilee Kyrgyzstan Insurance Company**	5000 KGS per document***
6.3.2	for individuals, legal entities and private entrepreneurs through «KICB»/ «KICB BUSINESS» system	500 KGS per document***
6.4	Reply to external audit inquiry of the customer	150 KGS+ commissions to send the documents according to the tariffs of the courier service
6.5	Cash flow account notification	500 KGS
6.6	The duplicate of any confirmation, certificates and other documents referred to cash flow account (in case if the language of document is differ from original document in Russian / English)	50% from amount per each document
<b>7.</b>	<b>«KICB»/ «KICB BUSINESS» systems</b>	
7.1	Connection to system	
7.1.1	For individuals	free of charge
7.1.2	For individual entrepreneurs	free of charge
7.1.3	For legal entities	1000 KGS
7.2	Account maintenance for «KICB»/ «KICB BUSINESS» system (meanwhile commission fee stated in 1.4 para is not applicable)	
7.2.1	For individuals	free of charge

7.2.2	For individual entrepreneurs	300 KGS (regardless of any account turnover during one month)
7.2.3	For legal entities	300 KGS (regardless of any account turnover during one month)
7.3	eToken key (1 pc.)	2 000 KGS
7.4	Additional generation of password	50 KGS
7.5	Additional generation of login	free of charge
7.6	Blocking access to the system	free of charge
7.7	Visit of Bank officer for technical issue related to system working in case of client's fault (visit is made in proximity to branch location to which application on technical issue was submitted. Expenses related to visit of technical staff of the bank are paid by client)	1000 KGS
7.8	Delivery fee (bank card)	200 KGS
<b>8.</b>	<b>Safe Boxes Rent</b>	
8.1	safe box dimension 20 x 230x 360 /60 x 230 x 500/60 x 240 x 350	1 month – 1 500 KGS 3 month – 3 000 KGS 6 month – 5 000 KGS 12 month – 8 000 KGS
8.2	safe box dimension 100 x 230 x 360/130 x 230 x 500/130 x 240 x 350	1 month- 2 000 KGS 3 month- 4 000 KGS 6 month - 7 000 KGS 12 month - 10 000 KGS
8.3	safe box dimension 200 x 230 x 360 ****	1 month-3 000 KGS 3 month- 6 000 KGS 6 month - 10 000 KGS 12 month - 15 000 KGS
8.4	safe box dimension 210 x 230 x 500/230 x 230 x 350/300 x 230 x 360	1 month - 4 000 KGS 3 month- 8 000 KGS 6 month - 12 000 KGS 12 month - 20 000 KGS
8.5	safe box dimension 500 x 230 x 360 *****	1 month - 6 000 KGS 3 month - 12 000 KGS 6 month - 18 000 KGS 12 month - 30 000 KGS
8.6	Penalties for return with delay of the cell's keys by the holder and/or late payment of the rent	"Tariff for 1 month for respective cell" x "number of complete and incomplete months of delay"
8.7	Penalties for lost key	100 USD
9	Storage of valuables from customer	Subject to agreement
10	Cash collection	Subject to agreement
11	Brokerage services on primary/ secondary security market in KGS	For individuals - no commission For legal entities - 1000 KGS per deal
<b>12</b>	<b>Commissions on credit operations for SME, Retail and micro loans</b>	
12.1	Release or change of collateral on an active loan (real estate)	2 000 KGS
12.2	Release or change of collateral on an active loan (movable)	1 000 KGS
12.3	Replacement/Release of the guarantor (at the request of the client)	500 KGS
12.4	No debt certificate	200 KGS
12.5	Other certificates (related to credit)	200 KGS
12.6	Change of repayment schedules/date	200 KGS

12.7	Re-obtaining bank documents (letters for release from arrest)	200 KGS
------	---	---------

**Notes:**

All commission fees mentioned above are valid while executing the contact/agreement, and the Bank may revise them unilaterally.

Bank reserves the right to charge third-party commissions, including commissions charged by intermediary and other third-party banks in effecting the client's transactions.

All bank commission fees are subject to a sale tax of 2% which will be added to the tariffs, all other applicable taxes and dues included according to the legislation of the Kyrgyz Republic.

All bank commission fees for non-financial services are subject to VAT of 12% and included in the tariffs.

*\* Commission for bank services payed within KICB cash- in terminals is not subject to the NSP*

*\*\* The voucher issued by Jubilee Kyrgyzstan Insurance Company gives you the opportunity to receive free insurance policy for medical expenses abroad. Detailed information on the Bank's website: [www.kicb.net](http://www.kicb.net)*

*\*\*\* Amount is inclusive of all taxes, fees and other payments provided for by the legislation of the Kyrgyz Republic.*

*\*\*\*\* Apply only for safe boxes in Bishkek South branch, Retail Banking Center branch, Bishkek Central Branch*

*\*\*\*\*\* Apply only for safe boxes in Bishkek South branch*