

**SCHEDULE OF TARIFFS¹ FOR MASTERCARD CARDS FOR
PAYROLL PROJECT**

(Effective from November 13st, 2023)

	Transaction / service	Card type					
		Mastercard Standard			Mastercard Gold		
		KGS	USD	EUR	KGS	USD	EUR
Issuance of primary Mastercard card (contact/contactless)							
1.1. Issuance of primary Mastercard card with standard design							
1.1.1.	Issuance of card (takes up to 7 business days – in the Bishkek, 10 business days – in the regions)	Free of charge			Free of charge		
1.1.2.	Fee for urgent issuance/reissuance (takes approx. 2 business days, available only in Bishkek)	600	7	7	1500	20	20
1.1.3.	Annual card maintenance fee for the 1 st year (paid upon opening of the card)	Free of charge			Free of charge		
1.1.4.	Annual card maintenance fee for the 2 nd and following years	180	2	2	800	9	9
1.1.5.	Minimum Balance (The minimum balance is blocked on the card account at the first receipt on the card account. The amount is available after card expiration or account closure. Minimum balance also applies to the supplementary card)	0	0	0	400	5	5
1.1.6.	Fee for primary card renewal upon expiration ²	Free of charge			Free of charge		
1.1.7.	Reissuance of primary card in case of lost / stolen / blocked or damaged card	300	3	3	400	5	5
2.	Accrual %% on the balance (annual), min balance 10,000 som	3%	0%	0%	3%	0%	0%
3. In KICB network							
3.1.	Cash withdrawal fee in ATMs and in cash desks (The maximum amount of cash withdrawal per transaction at KICB ATMs is KGS 25 000 or USD 350)	Free of charge	Set by the bank on a daily basis		Free of charge	Set by the bank on a daily basis	
3.1.1.	Receipt of cash at the bank's cash desks in USD, EUR, RUB and KZT	Set by the bank on a daily basis					
3.2.	Cash withdrawal fee for technical or allowed overdraft ³	1,5%	1,5%	1,5%	1,5%	1,5%	1,5%
3.3.	A card-to-card money transfer (CARDEX ⁴ system)	Free of charge			Free of charge		
3.4.	Payments for goods and services ⁵	Free of charge			Free of charge		
3.5. Card account statements							
3.5.1.	Balance inquiry	Free of charge			Free of charge		
3.5.2.	Mini-statement	Free of charge			Free of charge		
3.5.3.	SMS – notification (monthly service fee)	90	1	1	100	1	1
4.	Fee for crediting of funds to card accounts	Free of charge			Free of charge		
4.1.	Fee for replenishment of payroll card with funds (except salary)	0,3%			0,3%		
5.	Fee for the transfer of funds from the card tied to e-wallet	0,15%			0,15%		

	"Elsom"						
6.	In other banks' network						
6.1.	Cash withdrawal fee in ATMs and POS-terminals	1,5% (min fee KGS 250)	1,5% (min fee USD 3)	(1,5% (min fee EUR 3)	1,5% (min fee KGS 250)	1,5% (min fee USD 3)	(1,5% (min fee EUR 3)
6.2.	Cash withdrawal fee for technical or allowed overdraft ³	1,5% (min fee KGS 250)	1,5% (min fee USD 3)	1,5% (min fee EUR 3)	1,5% (min fee KGS 250)	1,5% (min fee USD 3)	1,5% (min fee EUR 3)
6.3.	A card-to-card money transfer (if CARDEX ⁴ is available)	15	0,3	0,3	15	0,3	0,3
6.4.	Payments for goods and services ⁵	Free of charge			Free of charge		
6.6.	Card account statements						
6.6.1	Balance inquiry	70	0,8	0,8	70	0,8	0,8
6.6.2.	Mini-statement	70	0,8	0,8	70	0,8	0,8
7.	Operations by cards issued by other banks in KICB devices						
7.1.	Cash withdrawal in KICB ATMs	Free of charge			Free of charge		
7.2.	Payments for goods and services in KICB POS-terminals	Free of charge			Free of charge		
8.	Card blocking						
8.1.	Temporary blocking	Free of charge			Free of charge		
8.2.	Adding card to stop list (Card will be permanently blocked and must be re-issued at the standard charge)	Free of charge			Free of charge		
8.3.	Card unblocking	Free of charge			Free of charge		
9.	Other fees	KGS					
9.1.	Fee for return of captured KICB card from KICB ATM (no later than 5 business days ⁶)	100					
9.2.	Fee for urgent return of KICB card, captured by KICB ATM in Bishkek, in 1 day period	800					
9.3.	Fee for return of KICB card, captured by other bank's ATM (Card shall be returned after planned cash collection of ATM, max. in 60 (sixty) day period)	250					
9.4.	Fee for considering KICB customer claim/dispute on transaction made in KICB network. (Standard term of considering is 5 business days ⁶)	100					
9.5	Fee for considering KICB customer claim/dispute on transaction made in other banks' network. (Standard term of considering is set by the Payment system)	500					
9.6	Fee for providing photo report from KICB ATM for KICB customers (no later than 10 business days ⁶)	250					
9.7.	Fee for providing photo report from KICB ATM for customers of other banks (no later than 10 business days ⁶)	800					
9.8.	Fee for considering claim/dispute on transaction from cardholders of other banks (Standard term of considering is 30 days) ⁶	700					

9.9.	Fee ⁷ for return of card issued by other bank, captured by KICB ATM (Card shall be returned after planned cash collection of ATM, max. in 60 (sixty) day period)	500
9.10.	Fee ⁷ for urgent return of card issued by other bank, captured by KICB ATM (Card shall be returned after planned cash collection of ATM, max. in 2 business days period ⁶)	800
10.	Mastercard Global Customer Assistance Service fees (EUR)⁸	
10.1.	Emergency replacement card	148
10.2.	Emergency cash advance	95
10.3.	Lost/stolen card report	35
10.4.	Virtual payment for services when card not present	125

¹ All bank fees include a sales tax of 2%.

² Re-issuance upon expiration of the card is possible if the card expires no earlier than 2 (two) months after the client contacts the Bank.

³ Cash withdrawal from borrowed funds is only possible when conducting transactions with the card in KICB devices and third-party banks.

⁴ CARDEX is a local card-to-card money transfer system.

⁵ In the case of Card transactions in a currency other than the currency of the Card account, conversion is carried out taking into account the exchange rate premium of up to 3% of the official rate of the Payment system. In the Operations Register, the amount of the completed Card transaction is reflected taking into account the exchange rate premium on the date of the Card transaction using the Cards.

⁶ Since an application for dispute transaction is submitted. Moreover, the commission for consideration of the application is withheld even if the appeal was false / unfounded.

⁷ If the name of the cardholder is embossed on the card and the client is authenticated.

⁸ Commissions for emergency services, providing in abroad, settled by Payment system and can be changed in one-way order. Transaction currency exchange is carried out with the exchange rate of the day of transaction processing.

CARDHOLDER

BANK

Standard spending (daily) limits¹:

CARD TYPE	Daily Limits										Single transaction limit
	ATM		Cash-in ATM (replenishment)		Manual Cash		E-commerce ^{2;3}		Purchase		Money transfer and utility payment
	Amount	Number of transactions	Amount	Number of transactions	Amount	Number of transactions	Amount	Number of transactions	Amount	Number of transactions	Amount
MC Standard in KGS	270 000	15	685 000	10	270 000	5	270 000	15	270 000	15	50 000
MC Standard in USD	4 000	15	10 000	10	4 000	5	4 000	15	4 000	15	-
MC Standard in EUR	4 000*	15*	10 000*	10*	4 000	5	4 000*	15*	4 000*	15*	-
MC Gold in KGS	270 000	20	685 000	10	1 500 000	5	270 000	15	270 000	15	50 000
MC Gold in USD	4 000	20	10 000	10	20 000	5	4 000	15	4 000	15	-
MC Gold in EUR	4 000*	20	10 000*	10*	20 000	5	4 000*	15	4 000	15	-

*only in KGS or USD equivalent

1. Daily limits for Mastercard cards may be extended upon written request of the customer.
2. Remote payment for goods and services includes the types of payments that do not require the physical presence of the card for payment, i.e. reservation services in hotel complexes by fax, the payment by phone or by mail (MOTO: mail order / telephone order), etc.
3. The option of online transactions or remote payment is closed on all cards by default. To open this option, it is necessary to fill out an application or open access yourself through the I-bank mobile application.