

**TARIFFS FOR PAYMENT CARDS**

"ELKART-CHIP" MULTICURRENCY CARD for individuals					
<b>1 Opening and maintaining of customer accounts</b>					
1.1. Account currency	KGS	USD	EUR	RUB	CNY
1.2. Card issue and account opening in standard mode (10 days)	250 som				
1.3. Urgent card issue and account opening (2 days)	400 som				
1.4. Annual service (first year)	Free of charge				
1.5. Annual service (subsequent years)	150	2,5	2,5	145	17
1.6. Minimum balance	50	1	1	50	10
1.7. Reissue of the card after expiration	250	4	4	240	27
1.8. Reissue of a card with a new number in case of loss (theft), replacement of a damaged card, in case of a PIN code loss	250	4	4	240	27
<b>2 Transactions</b>					
2.1. Cash withdrawal through card:					
- in the Bank of Asia infrastructure	0,4%	0,5%	0,5%	0,5%	0,5%
- in the infrastructure of friendly network partner banks					
- in the infrastructure of third-party banks	0,6%	0,6%	0,6%	0,6%	0,6%
- from the card account at the cash desk of the bank at the request of the client	1%				
2.2. Cashless payment for goods and services	Free of charge				
The commission from the cardholder for a mini-statement (the last 10 transactions on the card) and an extract on the balance of money on the card account using ATMs:					
- in the Bank of Asia infrastructure and friendly network partner banks	0,6	0,01	0,01	0,5	0,1
- in the third-party banks infrastructure	5	0,1	0,1	3	1
2.4. Provision of a card account statement in the bank	10 som				
2.5. Crediting funds to card accounts	Free of charge				
2.6. Locking / Unlocking a Card	Free of charge				
2.7. Closing the account	Free of charge				
2.8. Accrual of interest on the balance of the card account (above 10 000 som/100 \$/100 euro/5000 rub)	3%	0,5%	0,5%	1%	0%
2.9. Money transfers from card to card using ATMs:					
- in the Bank of Asia infrastructure	5	0,1	0,1	3	1
- in the third-party banks infrastructure	15	0,3	0,25	10	3
<b>3 Card return and financial claim review</b>					
3.1. Return of the card withdrawn in the Bank's devices (at an ATM, cash point or outlet). The card is returned during the next collection period or within a period of not more than 30 (thirty) days.	Free of charge				
3.2. Return of the card withdrawn in the devices of another bank (at an ATM, cash point or outlet). The card shall be returned during the next collection period or within a period not exceeding 60 (sixty) days	100 som, For customers of friendly network banks - FREE OF CHARGE				
3.3. Consideration of financial complaint for operations. Standard review period up to 30 days:					
- in Bank of Asia devices	Free of charge				
- in devices of friendly network partner banks	Free of charge				
- in devices of third-party banks	100 som				
3.4. Providing photo / video reports from the Bank of Asia ATMs	100	2	1,5	70	15
3.5. Providing photo / video reports from the Bank of Asia ATMs to customers of third-party banks	200	4	3	140	30
<b>4 Other</b>					
4.1. SMS notification	50 som/month				

**NOTES:**

- These Tariffs are specified as a percentage or in specific value terms, including taxes.
- These tariffs can be changed at any time without prior notice to customers by posting information on the official website of the Bank - [www.bankasia.kg](http://www.bankasia.kg).
- The bank has the right to set individual rates by agreement with customers.
- These tariffs apply to all customers - individuals - residents and non-residents of the Kyrgyz Republic.

**BANK REMARKS**

Date \_\_\_\_\_ Name of the employee \_\_\_\_\_ Signature \_\_\_\_\_