

ELCART SOCIAL CARD

Approved by the decision of the Board of "Bank of Asia" CJSC
№ 19/06-20 of June 11, 2022



1. OPENING AND SERVICING OF CUSTOMER ACCOUNTS

Account currency	KGS
1.1 Card issuance and account opening in standard mode (within 5 working days)	Free
Commission for the urgent issue of the card (2 days)	250
1.2 Annual maintenance (first year)	Free
1.3 Annual maintenance (subsequent years)	Free
1.4 Minimum balance	0
1.5 Reissue of the card after the expiration date	Free
1.6 Reissue of a card with a new number in case of loss (theft), instead of a damaged one, in case of loss of a PIN code	Free



2. TRANSACTIONS

2.1 Cash withdrawal by card:	
- in the infrastructure of the Bank of Asia and partner banks of the friendly network	Free
- in the infrastructure of third-party banks	Free
- from the card account at the bank's cash desk at the request of the client	Free
2.2 Cashless payment for goods and services	Free
2.3 Commission from the cardholder for a mini-statement (the last 10 operations on the card) and statements about the balance of money on the card account using ATMs:	
- in the infrastructure of the Bank of Asia and partner banks of the friendly network	Free
- in the infrastructure of third-party banks	3 KGS
2.4 Provision of an additional bank card statement	Free
2.5 Crediting funds to card accounts	Free
2.6 Blocking/Unlocking the card	Free
2.7 Closing an account	Free
2.8 Accrual of interest on the balance of the card account	5% per annum (more than 15 000 KGS)
2.9 Money transfers from card to card using ATMs:	
- in the infrastructure of the Bank of Asia	5 KGS
- in the infrastructure of third-party banks	15 KGS



3. OTHER

3.1 Return of the card withdrawn from the Bank's devices (at an ATM, cash withdrawal point or point of sale). The card is returned during the next collection period or within no more than 30 (thirty) days.	Free
3.2 Return of the card withdrawn from the devices of another bank (at an ATM, cash withdrawal point or retail outlet). The card is returned during the next collection period or within no more than 60 (sixty) days	Free
3.3 Consideration of a financial claim for transactions. The review period is up to 60 working days:	
- in the devices of the Bank of Asia	Free
- in the devices of the partner banks of the friendly network	Free
- in devices of third-party banks	Due to the client's fault – 100 KGS
3.4 SMS notification (per month)	35 KGS
3.5 Individual card design	-
3.6 Providing a photo/video report from the Bank's ATM to the Bank's customers	Free
3.7 Urgent return of the card up to 1 day when the card is withdrawn by the Bank of Asia device in Bishkek	500 KGS

Notes:

1. These Tariffs are indicated as a percentage or in value terms, including taxes.
2. These tariffs may be changed at any time without prior notice to customers by posting information on the Bank's official website - www.bankasia.kg
3. The Bank has the right to set individual tariffs by agreement with customers.
4. These tariffs apply to all clients - individuals - residents and non-residents of the Kyrgyz Republic.