

ELKART STUDENT CARD NFC

Approved by the decision of the Board of "Bank of Asia" CJSC
№ 15/03-22 of March 24, 2022


1. OPENING AND SERVICING OF CUSTOMER ACCOUNTS

Account currency	KGS
1 The validity period of the card is 5 years	
1.1 Card issuance and account opening in standard mode (within 5 working days)	250
1.2 Commission for the urgent issue of the card (2 days)	350
1.3 Annual maintenance (first year)	Free
1.4 Annual maintenance (subsequent years)	100
1.5 Minimum balance	0
1.6 Reissue of the card after the expiration date	250
1.7 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	250


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	0,6% (including tax)
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	0,6 KGS
- in the infrastructure of third-party banks	0,6 KGS
2.4 Provision of an additional bank card statement	5 KGS
2.5 Crediting funds to card accounts	Free
2.6 Blocking/Unlocking the card	Free
2.7 Closing an account	Free
2.8 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
2.9 Money transfers from card to card using ATMs:	
- in the infrastructure of the Bank of Asia	3 KGS
- in the infrastructure of third-party banks	5 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3.1 Return of the card withdrawn from the Bank's devices (at an ATM, cash withdrawal point or point of sale).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3.2 Return of the card withdrawn from the devices of another bank (at an ATM, cash withdrawal point or retail outlet).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	100 KGS
- for customers of Banks participating in a Friendly network	Free
3.3 Consideration of a financial claim for transactions.	
The review period is up to 30 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)	100 KGS
3.5 Individual card design	
3.6 SMS notification (per month):	50 KGS
- for customers of Elkart cardholders	0 KGS
- for customers-holders of Elkart cards who use the overdraft service (As amended by Board Decision No. 72/12-16/2 of 12/22/2016)	

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.