RATES FOR SERVICES FOR TRANSACTIONS WITH "ELCART FOR SOCIAL PAYMENTS" PAYMENT CARDS FOR INDIVIDUALS AT 0!BANK OJSC VALID FROM 16.09.2024

Type of transaction Section 1. ISSUE/REISSUE/CLOSING OF A CARD: Currency RGS 1.2. Reissue of a card upon expiration of the card* 1.3. Reissue of a card at the initiative of the Client in case of loss/theft/damage, etc. * 70.00 som 1.4. Reissue of a card at the initiative of the Bank* 1.5. Issuing an additional card 1.6. Urgent card issuing* 1.7. Cancellation of card 8 Section 2. COST OF ANNUAL MAINTENANCE OF THE PRIMARY AND ADDITIONAL CARD 1.7. Cancellation of card 8 For free 8 Section 2. COST OF ANNUAL MAINTENANCE OF THE PRIMARY AND ADDITIONAL CARD 1.1. for the 1st year* 1.2. if or the 2nd and subsequent years (equivalent) 8 Section 3. TRANSFER OF FUNDS TO A CARD ACCOUNT 1.2. in cash 1.3. in cash Section 4. CASH WITHDRAWALS FROM CARDS 4.1. at ATMs¹ and Bank cash dosks 1.2. in cash 1.3. in cash Section 4. CASH WITHDRAWALS FROM CARDS 4.1. at ATMs¹ and cash desks of third-party banks 1.3. via ATMs (terminals) of the Bank 1.4. via ATMs (terminals) of the Bank 1.5. via POS terminals of third party banks 1.5. via ATMs (terminals) of the Bank 1.5. via ATMs (terminals) of the Bank 1.5. via ATMs (terminals) of the Bank 1.6. via ATMs (terminals) of the Bank 1.7. National of the Sank Cardholder 1.8. Return of a card seized by the Bank's ATMS 1.9. Return of a card seized by the Bank's ATMS 1.9. Return of a card seized by the Bank's ATMS 1.9. Return of a card seized by TMS of third-party banks in the territory of the Kyrgyz 1.9. Republic 1.9. Consideration of a dispute regarding a transaction carried out at an ATM of a third-party bank bank 1.9. Olos com 1.9. Provision of video recording (photo report) in third-party bank devices for the Bank's clients 1.9. Discussion of video recording (photo report) in third-party bank devices for the Bank's clients 1.9. Discussion of video recording (photo report) in third-party bank devices for the Bank's clients 1.9. Balance inquiry at third-party bank ATMs 1.9. Dos som 1.9. Dos som 1.9. Balance inquiry at third-party bank ATMs 1.9. Os som	No.				
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7.8.	Statement of a card account for a period exceeding 1 month to obtain a loan under retail lending programs	for free
7.8.1.	ATM mini-statements (last 10 transactions for 120 days)	7.00 som
7.9.	Temporary blocking of the card	for free
7.10.	Blocking the lost or stolen card	for free
7.11.	Blocking with inclusion in the global stop list	-
7.12.	Removing temporary blocking	for free
7.13.	SMS notification service	
7.14.	Subscribing to the service	for free
7.14.1.	Monthly cost of service	40 som
7.14.2.	Changing PIN code at ATMs	for free
7.15.	Top up of mobile operator balance at the Bank's ATMs	
7.16.	Resetting PIN code counters	for free
7.17.	Accrual of interest on the balance of funds	3%

Note:

- * the rate is paid by the client at the bank branch cash desk
- 1. All fees are indicated including sales tax and value added tax in accordance with the tax legislation of the Kyrgyz Republic.
- 2. All fees mentioned in this document are valid at the time of conclusion of the agreement and may be revised by the Bank unilaterally.
- 3. The Bank has the right to charge an additional fee for non-standard transactions.
- 4. The Bank reserves the right to change the established rates for services provided for transactions with payment cards for individuals, as well as, in agreement with the client, to establish individual rates/interest rates, depending on market conditions, according to the decision of the authorized body, in accordance with the legislation of the Kyrgyz Republic.