

RATES FOR SERVICES FOR TRANSACTIONS WITH ELCART PAYMENT CARDS FOR INDIVIDUALS AT O!BANK OJSC  
VALID FROM 16.09.2024

No.	Type of transaction	Elcart
<b>Section 1. ISSUE/REISSUE/CLOSING OF A CARD:</b>		
	<b>Currency</b>	<b>KGS</b>
1.1.	Card issuing*	for free
1.2.	Reissue of a card upon expiration of the card*	for free
1.3.	Reissue of the card at the initiative of the Bank*	for free
1.4.	Reissue of a card at the initiative of the Client in case of loss/theft/damage, etc. *	100.00 som
1.5.	Issuing an additional card	At the rate of the main card
1.6.	Urgent card issuing *	300.00 som
<b>Section 2. COST OF ANNUAL MAINTENANCE OF THE PRIMARY AND ADDITIONAL CARD</b>		
2.1.	for the 1st year*	for free
2.2.	for the 2nd and subsequent years (equivalent)	100.00 som
<b>Section 3. TRANSFER OF FUNDS TO A CARD ACCOUNT</b>		
3.1.	non-cash (other receipts)	for free
3.2.	in cash	for free
<b>Section 4. CASH WITHDRAWALS FROM CARDS</b>		
4.1.	at ATMs <sup>1</sup> and Bank cash desks	for free
4.2.	at ATMs <sup>1</sup> and cash desks of third-party banks	0.6%
<sup>1</sup> Maximum cash withdrawal amount per transaction is 25,000 soms		
<b>Section 5. PAYMENT FOR GOODS AND SERVICES</b>		
5.1.	via POS terminals of the Bank	for free
5.2.	via POS terminals of third-party banks	for free
5.3.	via ATMs (terminals) of the Bank	-
5.4.	via ATMs (terminals) and applications of third-party banks and organizations	0.00 som
<b>Section 6. MAKING PAYMENTS FROM A CARD ACCOUNT</b>		
6.1.	to current accounts of individuals and legal entities in the Bank	0.2%
6.2.	within accounts of the same Bank cardholder	for free
6.3.	Elcart cards via devices of third-party banks and organizations	0.00 som
<b>Section 7. OTHER SERVICES</b>		
7.1.	Return of a card seized by the Bank's ATMs	for free
7.2.	Return of a card seized by ATMs of third-party banks in the territory of the Kyrgyz Republic	150.00 som
7.3.	Consideration of a dispute regarding a transaction carried out at an ATM of O!Bank OJSC	
7.3.1.	by cards of O!Bank OJSC *	for free
7.3.2.	by cards of third-party banks	100.00 som
7.3.3.	Providing a video recording (photo report) for one transaction *	250.00 som
7.4.	Consideration of a dispute regarding a transaction carried out at an ATM of a third-party bank	100.00 som
7.4.1.	Provision of video recording (photo report) in devices of O!Bank OJSC for clients of third-party banks	250.00 som
7.4.2.	Provision of video recording (photo report) in third-party bank devices for the Bank's clients	According to the established rates of the acquiring bank
7.5.	Balance inquiry at the Bank's ATMs	2.00 som
7.6.	Balance inquiry at third-party bank ATMs	7.00 som
7.6.1.	Statement of card account for up to 1 month	for free
7.7.	Statement of card account for a period exceeding 1 month*	50.00 som
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	60 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
<b>Note:</b>		
* - 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.		