

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

No.	Type of transaction	ELCART NFC VIP for individuals
<b>Section 1. ISSUE/REISSUE/CLOSING OF A CARD:</b>		
	Currency	<b>KGS</b>
1.1.	Card issuing	for free
1.2.	Reissue of a card upon expiration of the card*	100.00 som
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. *	200.00 som
1.5.	Issuing an additional card	At the rate of the main card
1.6.	Urgent card issuing	300.00 som
1.7.	Cancellation of card	for free
<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)	150.00 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
3.2.1.	in cash using a MIR payment system card and partner payment systems	1.5%
<b>Section 4. CASH WITHDRAWALS FROM CARDS</b>		
4.1.	at ATMs <sup>1</sup> and Bank cash desks	0.3%
4.2.	at ATMs <sup>1</sup> and cash desks of third-party banks of the Kyrgyz Republic	0.6%
4.2.1.	at ATMs <sup>1</sup> and cash desks of third-party banks outside the Kyrgyz Republic	1.5%
<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
6.3.1.	carrying out transactions on money transfers from Elcart cards to MIR cards	0.7%
<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	250.00 som
7.5.	Balance inquiry at the Bank's ATMs	2.00 som
7.6.	Balance request at ATMs of third-party banks of the Kyrgyz Republic	7.00 som
7.6.1.	Balance request at ATMs of third-party banks outside the Kyrgyz Republic	10.00 som
7.7.	Statement of card account for up to 1 month	for free

7.8.	Statement of card account for a period exceeding 1 month *	50.00 som
7.8.1.	Statement of a card account for a period exceeding 1 month to obtain a loan under retail lending programs	for free
7.9.	ATM mini-statements (last 10 transactions for 120 days)	7.00 som
7.10.	Temporary blocking of the card	for free
7.11.	Blocking the lost or stolen card	for free
7.12.	Blocking with inclusion in the global stop list	-
7.13.	Removing temporary blocking	for free
7.14.	SMS notification service	
7.14.1.	Subscribing to the service	for free
7.14.2.	Monthly cost of service	60 som
7.15.	Changing PIN code at ATMs	for free
7.16.	Top up of mobile operator balance at the Bank's ATMs	
7.17.	Resetting PIN code counters	for free

**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.

