

## TARIFFS FOR SERVICES PROVIDED TO LEGAL ENTITIES\*

by O!Bank OJSC

No	Service name	Bank tariff, including taxes	Note
1	2	3	4
<b>7. OPERATIONS RELATED TO LENDING TO SMALL AND MEDIUM BUSINESSES</b>			
7.1.	Fee for consideration by the Credit Committee of an application for a loan if the client refuses to receive a loan from the moment of signing the loan agreement until the moment of receiving funds or making payment for property under leasing:		
7.1.1.	<b>In national currency</b>		
	Loan amount up to 7 000 000	1 000,00 som	
	Loan amount over 7 000 001	5 000,00 som	
7.1.2.	<b>In foreign currency</b>		According to the Decision of the Credit Committee
	Loan amount 20 000 - 100 000	1 000,00 som	
	Loan amount over 100 001	5 000,00 som	
7.2.	<b>Cash withdrawal fee</b>		
7.2.1.	<b>In national currency</b>	up to 0.5% inclusive of the loan amount	1) The authority to make changes is delegated to the Credit Committee of the Bank/Head Bank; 2) Does not apply to loans issued under state/governmental and social programs aimed at developing the economy to clients - individuals, including individual entrepreneurs (Financing of agriculture, Russian-Kyrgyz Development Fund, etc.); 3) paragraph 2 does not apply to loans from legal entities.
7.2.2.	<b>In foreign currency</b>	up to 0.5% inclusive of the loan amount	
7.3.	<b>Fee for recalculating the loan repayment schedule</b>	1 000,00 som	Applies: when postponing the repayment date, when changing the loan repayment method (annuity, equal shares, flexible schedule), during restructuring. Not applicable - for partial/early repayment of the loan (free)
7.4.	<b>Penalty for full/partial early repayment of a loan/credit lines</b>	for free	
7.5.	<b>Penalty for late repayment of loan installments</b>		
7.5.1.	Legal entities and individual entrepreneurs forming a legal entity	0.5% of the amount of overdue debt, for each day of delay	
7.5.2.	Individual entrepreneurs without forming a legal entity	in the amount of the one-day interest rate established in the loan agreement on the amount of overdue debt	
7.6.	<b>Penalty for misuse of credit</b>	up to 20% of the amount of misuse	according to the decision of the compliance control department of the branch/Bank
7.7.	<b>Fine for late payment of loan insurance premiums</b>	0.5% per day	from the amount of overdue insurance premium
7.8.	<b>Fee for considering an application for release/replacement of collateral/surety</b>	3 000,00 som	for each item of collateral (except for cases when more than 50% of the loan/credit line/universal credit line amount has been repaid)
7.9.	<b>Fee for considering an application to extend the deadline for the Borrower/Pledger to provide title documents/other documents (legalization, loan repayment certificates, lease agreements, etc.)</b>	1 500,00 som	for each application
7.10.	Commission for issuing original documents without lifting the ban at the client's request for up to 5 banking days (for providing original documents to public utilities, embassies, passport office, etc.)	700,00 som	
7.11.	Commission for issuing original documents without lifting the ban to resolve issues of legalization, (pre-) construction, changing the technical parameters of the pledged property, re-registration of ownership, etc. if there is a corresponding obligation provided for by the Credit Committee	for free	
7.12.	<b>Fee for considering an application to change loan terms</b>	1 500,00 som	No commission is charged for financing with an increase/decrease in the limit of the UC/L/CUL limit. The commission is charged once per borrower, regardless of the number of loans/tranches
7.13.	<b>Fee for consideration of an application for external refinancing / provision by the bank of the right of second priority collateral, etc. at the client's initiative); to provide the Bank's consent to re-register ownership (land use) of the subject of pledge to a third party without removing the Bank's collateral encumbrances</b>	0,1% of the outstanding accounts payable/balance of the UC/L limit.	according to the decision of the compliance control department of the branch/Bank
7.14.	<b>Fee for issuing a certificate of availability/receipt of a loan and compliance with credit discipline by the Borrower*</b>	300,00 som	
	*at least once a month or within 3 working days from the date of receipt of the request	for free	

7.15.	Fee for providing duplicate statements, reference materials and making inquiries in the Bank's archives on credit transactions according to the application of the borrower, pledger, guarantor	700,00 som	For each document
7.16.	Commission for re-issuance of letters and powers of attorney on the removal of encumbrances from the subject of pledge for presentation to the competent authorities	700,00 som	For each document
7.17.	Commission for consideration of an application for the issuance of letters for presentation to the competent authorities regarding movable/immovable property (replacement of state license plates, restoration of duplicates of title documents, restoration of duplicates of title documents, allocation of part of the collateral to an independent unit, etc.)	700,00 som	For each document
7.18.	<b>Penalty for late return of original collateral documents</b>	0.1% of the amount of the issued loan/universal credit line/credit line	for each banking day of delay
7.19.	<b>Fine for late provision of collateral/guarante</b>	0.1% of the amount of the issued loan/universal credit line/credit line	for each banking day of delay
7.20.	<b>Storage of original documents on repaid loans to clients</b>		
	- up to 30 days from the date of repayment	for free	
	- more than 30 days from the date of repayment	1 000,00 som	
7.21.	<b>Commission for failure to fulfill the terms of contracts/agreements</b>	from 0,1% of the loan amount	The authority to make changes is delegated to the Credit Committee of the relevant level.
7.22.	<b>The period for credit fund allocation when loans are issued through remote sales channels</b>	from 50 001 to 100 000 som – 4 hours; over 100 001 som – 12 hours	

**Notes:**

1. All fees mentioned in this document are valid at the time of conclusion of the agreement and can be revised by the Bank unilaterally.
  2. All commissions are indicated including sales tax and value added tax in accordance with the tax legislation of the Kyrgyz Republic
  3. For non-standard transactions, the Bank has the right to charge an additional commission
  4. When paying the commission in national currency, the calculation is carried out at the rate of the National Bank of the Kyrgyz Republic on the date of payment
  5. The Bank reserves the right to change the established tariffs for settlement and cash services and interest rates on loans and deposits, as well as, in agreement with the client, establish individual tariffs/interest rates, depending on market conditions, according to the decision of the authorized body, in accordance with legislation of the Kyrgyz Republic
  6. Postal services, including payment of courier service costs for sending documents, are paid by the Bank's clients at the actual cost in addition to the tariff for services, with the exception of the commissions specified in sections 8,9,10 (these commissions already include the costs of sending documents )
  7. An increase in the amount of the letter of credit/guarantee is considered as an independent issue of the letter of credit/guarantee for the purpose of calculating commissions; no commission for organizing the issue is charged.
  8. If the letter of credit/guarantee provides for the payment of a commission by the beneficiary, but cannot be recovered from the beneficiary, all costs and commissions of the bank are charged to the account of the client (applicant)
  9. These Tariffs do not apply to loans issued under state/governmental and social programs aimed at developing the economy to clients - individuals, including individual entrepreneurs (Financing of agriculture, Russian-Kyrgyz Development Fund, etc.)
- \* These tariffs also apply to individual entrepreneurs.  
\*\* Established by decision of the Credit Committee of the appropriate level, up to its complete cancellation.