

Commission for cashing out funds received to the clients account by non-cash means in foreign currencies	
Currency	Commission
EUR	0,50%
USD	0,50%

Approved by Order Dated October 22, 2024

Commission for cashing out funds received to the clients account by non-cash means in foreign currencies	
Currency	Commission
RUB	0,70%
KZT	0,70%

Approved by Order Dated June 27, 2024

TARIFFS FOR SERVICES PROVIDED BY "O!BANK" OJSC TO LEGAL ENTITIES ON CORPORATE CARDS

Appendix No.1 approved by the Management Board Decision
No.76-12 dated 2024/12/19

Nº	Service name	Elcard Business NFC	VISA Business	Elcard Business (VIP) NFC	VISA Business (Exclusive)	VISA Business (VIP)
1. Card currency and validity period						
1.1.	Card currency	KGS	KGS, EUR,USD,KZT	KGS	KGS, EUR,USD,KZT	KGS, EUR,USD,KZT
1.2.	Card validity period	8 years	5 years	8 years	5 years	5 лет
2. Account and card service						
2.1.	Minimum initial payment	free of charge	free of charge	free of charge	free of charge	free of charge
2.2.	Replenishment of card account by cash	free of charge	free of charge	free of charge	free of charge	free of charge
2.3.	Replenishment of card account by non-cash transfer	free of charge	free of charge	free of charge	free of charge	free of charge
2.4.	Card issuance fee	free of charge	free of charge	free of charge	free of charge	free of charge
2.5.	Fee for card reissuance upon card validity expiry	free of charge	free of charge	free of charge	free of charge	free of charge
2.6.	Service fee - first year*	free of charge	free of charge	free of charge	free of charge	free of charge
2.7.	Service fee - second and subsequent years	150 KGS	400 KGS	200 KGS	500 KGS	0
2.8.	Fee for card reissuance due to theft, loss, damage, change of customer's name, etc.	150 KGS	400 KGS	200 KGS	500 KGS	0
2.8.	Additional fee for the card urgent issue/ reissuance (within 24 hours)	200 KGS	-	200 KGS	-	-
<i>*for the 1st year of service fee is payable by the customer at the Bank's cash desk</i>						
3. Fee for cash withdrawal from devices						
3.1.	At Bank's ATMs* and cash desks**	0.0%	0.0%	0.0%	0.0%	0.0%
3.2.	At ATMs* and cash desks of other banks of the Kyrgyz Republic	0.0%	0.0%	0.0%	0.0%	0.0%
3.3.	At ATMs and cash desks of other banks outside the Kyrgyz Republic	1,0%	foreign currency 1% min 100	1,0%	foreign currency 1% min 100	0,0%
<i>*Maximum amount of cash withdrawal per one transaction - 25.000 KGS</i>						
<i>**In case of cash deposit to the card, the fee for card withdrawal is not charged.</i>						
4. Fees for non-cash transactions on card account						
4.1.	Payment for purchases and services at POS terminals	free of charge	free of charge	free of charge	free of charge	free of charge
4.2.	Transfer of funds to current accounts of the Bank's customers	free of charge	free of charge	free of charge	free of charge	free of charge
4.3.	Transfer* of funds via ATMs of other banks	50 KGS		50 KGS		
4.4.	Transfer to the card of "Halyk Bank of Kazakhstan" OJSC upon the Customer's application	0.4% min 100 KGS	0.4% min 100 KGS	0.4% min 100 KGS	0.4% min 100 KGS	0,4% min 100 com
5. Statements and enquiries						
5.1.	Receipt of card account statement at the Bank's division/e-mail address	100 KGS	100 KGS	150 KGS	no fee	no fee
5.2.	Receipt of card account statement at the "O!Bank" OJSC's ATMs (last 10 transactions)	7 KGS	50 KGS	7 KGS	7 KGS	no fee
5.3.	Request for information on card account balance via "O!Bank" OJSC's ATMs	no fee	no fee	no fee	no fee	no fee
5.4.	Request for information on card account balance via ATMs of other banks	7 KGS	50 KGS	7 KGS	no fee	no fee
6. Suspension/resumption of card transactions						
6.1.	Card blocking (without entering into the 'hard' stop list)	free of charge	free of charge	free of charge	free of charge	free of charge
6.2.	Card blocking (with entering into the 'hard' stop list)	20 KGS	3 000 KGS	20 KGS	3 000 KGS	3 000 KGS
6.3.	Card unblocking	free of charge	free of charge	free of charge	free of charge	free of charge
6.4.	Card unblocking / resetting the PIN code counter	free of charge	free of charge	free of charge	free of charge	free of charge
6.5.	First PIN code change by card activation in service packages	free of charge	free of charge	free of charge	free of charge	free of charge
6.6.	PIN code change	free of charge	free of charge	free of charge	free of charge	free of charge
6.7.	SMS notification	40 KGS	40 KGS	40 KGS	40 KGS	free of charge
6.8.	Accrual on account balance	0	0	0	0	0

Note: by reissuance of the card due to theft, loss, damage or change of name, the card is placed in the 'hard' stop-list

Note : Money transfers are made in KGS using ATM's, as well as of other banks of the Elcard payment system participants. The maximum transfer amount is 50,000 KGS. The fee is charged from the funds sender.

Note: Other services not specified in the present Tariffs correspond to the tariffs for services on payment card transactions for individuals

Note: When making transactions using a Visa bank card in devices outside the Kyrgyz Republic (withdrawing funds from ATMs / paying for purchases, services in POS terminals and virtual terminals), as well as for transactions within the Kyrgyz Republic when making a transaction in a currency different from the currency in which the card was issued, the Bank has the right to write off the Optional Issuer Fee (OIF) commission. The commission amount is 1.1% of the transaction amount. Also, if the currency of the card transaction differs from the card currency, the transaction amount will be blocked taking into account the coefficient in order to avoid the risk of exchange rate fluctuations and the occurrence of a technical overdraft.