

Section 7. TARIFFS FOR RETAIL LENDING

No	Service Name	Bank Tariffs, incl. taxes	Note
7.1.	Deposit of cash funds to Bank accounts by third parties for loan repayment	free	
7.2.	Commission for cash withdrawal of loans under retail lending programs		
	“Mortgage” program in national/foreign currency	0%	
	“Deposit pledge” program in national/foreign currency	0.0%	
	“Express” program in national/foreign currency	0.5%	
	“Consumer loan” program in national/foreign currency	0.5%	
	“Salary” program	0.5%	
	“Pension loan” program	0.5%	
	“Auto loan” program	0.5%	
7.3.	Commission for recalculating the loan repayment schedule	1,000 KGS	Applies: when rescheduling repayment date, changing repayment method (annuity, equal installments, flexible schedule), restructuring. Not applicable - in case of partial/early repayment (free)
7.4.	Commission for review of application for replacement/release of immovable property collateral	500 KGS	per collateral item
7.5.	Commission for review of application for replacement/release of movable property collateral/guarantee	500 KGS	For each positive decision by the Credit Committee
7.6.	Commission for issuing original documents without removing encumbrance upon client's request for more than 5 banking days		
	At Bank's initiative	free	By Credit Committee decision
	At Client's initiative	500 KGS	
7.7.	Commission for reviewing application to extend submission of title/other documents by Borrower/Pledger	500 KGS	By Credit Committee decision
7.8.	Commission for storage of original documents for repaid loans		
	Up to 30 days after repayment	free	
	Over 30 days after repayment	500 KGS	
7.9.	Commission for providing duplicates of statements, certificates and archive inquiries on loan operations	500 KGS	per document
7.10.	Commission for issuing certificate on loan availability/discipline of Borrower	300 KGS	
	*once per month or within 3 business days upon request	free	
7.11.	Commission for re-issuing letters and powers of attorney on removal of encumbrance on collateral	500 KGS	per document
7.12.	Late return of collateral original document package	1,500 KGS	
7.13.	Late submission of collateral/guarantee	0.2%	Of initial loan amount/credit line limit for each overdue day
7.14.	Penalty for overdue loan and interest repayment	At the rate of one-day interest under current loan agreement	If annual interest rate is 0% – 0.01% daily of principal loan amount
7.15.	Penalty for misuse of the loan under retail business lending programs, except for the “Express” and “Salary” products issued through remote sales channels (MP “My O!”).	25%	Of misused loan amount, subject to Credit Committee/Head Bank decision
7.16.	Penalty for reserving credit funds within credit line	1%	Of unused portion of credit line
7.17.	Penalty for early repayment of loan/credit line	free	
7.18.	Commission for non-compliance with agreements	up to 5% of loan amount	Subject to respective Credit Committee decision
7.19.	Commission for approval of second-priority pledge	5% of outstanding principal debt	Subject to respective Credit Committee decision
7.20.	Period of funds crediting when issuing loans through remote service channels	50,001 – 100,000 KGS = 4 hours; over 100,001 KGS = 12 hours	

7.21.	<p>Other Client expenses (payments) established for transactions that do not fall within the purpose of the 'Express' and 'Payroll' credit products issued via remote sales channels (the 'My O!' mobile app)</p>	<p>1,95% of payment amount</p>	<p><u>Loan purpose: transactions for the purchase of goods and services from legal entities and sole proprietors via the 'My O!' mobile application.</u></p> <p><u>Other Client expenses (payments) established for transactions that do not fall within the loan purpose:</u></p> <p><u>Transfers to one's own benefit as well as to individuals via the 'My O!' mobile app (including by QR code), including transfers to any e-wallets, by phone number, or to current/card/deposit accounts.</u></p> <p><u>Top-ups of balances of any mobile network operators.</u></p> <p><u>Repayment of obligations under credit products obtained from other banks and FCIs (financial credit institutions).</u></p>
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Note:

1. All commissions mentioned in this document are effective at the time of the agreement's conclusion and may be revised by the Bank unilaterally.
2. All commissions are stated inclusive of sales tax and value added tax in accordance with the tax legislation of the Kyrgyz Republic.
3. For non-standard operations the Bank reserves the right to charge an additional commission.
4. When commissions are paid in foreign currency, the calculation is made at the NBKR exchange rate on the payment date.
5. The Bank reserves the right to change the established tariffs for settlement and cash services and the interest rates on loans and deposits, as well as, in agreement with the client, to establish individual tariffs/interest rates depending on market conditions, in accordance with the decision of the authorized body and the legislation of the Kyrgyz Republic.
6. Postal services, including the payment of courier expenses for sending documents, are paid by the Bank's clients at actual cost in addition to the service tariffs.