

RATES FOR SERVICES FOR TRANSACTIONS WITH ELCART NFC PAYMENT CARDS FOR INDIVIDUALS WITHIN THE FRAMEWORK OF SALARY PROJECTS AT O!BANK OJSC VALID FROM 16.09.2024

No.	Type of transaction	Elcart for salary
<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 additional cards	Not provided
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)	100 som
<b>Section 3. TRANSFER OF FUNDS TO A CARD ACCOUNT</b>		
3.1.	non-cash by ( other) receipts )	min 0 som -max 3%
3.2.	in cash by way	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	for free
<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 third party banks	100.00 som
7.3.3.	Provision of video recording (photo report) AT O!BANK OJSC devices for the bank's clients*	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
7.7.	Statement of card account for up to 1 month	for free
7.8.	Statement of card account for a period exceeding 1 month *	100.00 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 cards	for free
7.11.	Blocking the lost or stolen card	for free
7.12.	Blocking with inclusion in the global stop list	-
7.13.	Removal temporal blocking	for free
7.14.	SMS notification service	
7.14.1.	Subscribing to the service	for free
7.14.2.	Monthly price services	40.00 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.	Reset PIN code counters	for free
7.18.	Accrual of interest on the balance of funds	3% per annum from 10,000 soms

**Note :**

\* - the rate is paid by the client at the bank branch cash desk

1. Bank cards for salary projects are serviced under the terms of the main agreement with the organization
2. All fees are indicated including sales tax and value added tax in accordance with the tax legislation of the Kyrgyz Republic.
3. All fees mentioned in this document are valid at the time of the agreement and may be revised by the Bank unilaterally.
4. The Bank has the right to charge an additional fee for non-standard transactions.
5. 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.