

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

| No. | Type of transaction | Elcart NFC for pensions |
|---|--|--|
| Section 1. ISSUE/REISSUE/CLOSING OF A CARD: | | |
| | Currency | KGS |
| 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. * | for free |
| 1.5. | Issuing additional cards | By rate basic cards |
| 1.6. | Urgent card issuing * | 150.00 som |
| 1.7. | Cancellation of card | for free |
| Section 2. COST OF ANNUAL MAINTENANCE OF THE PRIMARY AND ADDITIONAL CARD | | |
| 2.1. | for the 1st year * | for free |
| 2.2. | for the 2nd and subsequent years (equivalent) | for free |
| Section 3. TRANSFER OF FUNDS TO A CARD ACCOUNT | | |
| 3.1. | non-cash by (other) receipts) | for free |
| 3.2. | in cash by way | for free |
| Section 4. CASH WITHDRAWALS FROM CARDS | | |
| 4.1. | at ATMs ¹ and Bank cash desks | for free |
| 4.2. | at ATMs ¹ and cash desks of third-party banks | for free |
| ¹ Maximum cash withdrawal amount per transaction is 25,000 soms | | |
| Section 5. PAYMENT FOR GOODS AND SERVICES | | |
| 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 |
| Section 6. MAKING PAYMENTS FROM A CARD ACCOUNT | | |
| 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 |
| Section 7. OTHER SERVICES | | |
| 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. | 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 | 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 | for free |
| 7.6. | Balance inquiry at third-party bank ATMs | 7.00 som |
| 7.6.1. | Statement of card account for up to 1 month | for free |
| 7.7. | Statement of card account for a period exceeding 1 month * | 50.00 som |

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