

RATES FOR SERVICES FOR TRANSACTIONS WITH VISA VIRTUAL PAYMENT CARDS FOR INDIVIDUALS AT O!BANK OJSC
VALID FROM 29.10.2024

No.	Type of transaction	Visa VIRTUAL
Section 1. ISSUE/REISSUE/CLOSING OF A CARD:		
	Currency	KGS, KZT, USD, EUR
1.1.	Card issuing*	for free
1.2.	Cancellation cards	for free
1.3.	Resending card details via SMS	for free
1.4.	Minimum balance (for the duration of the card)	-
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.	by cashless means	for free
3.2.	in cash	for free
Section 4. CASH WITHDRAWALS FROM CARDS		
4.1.	at the cash desks ** * Bank: received on the client's card in cash (within 12 months). After 12 months, a fee is applied for cashing out funds received on the client's card by non-cash means.	0.0%
	received on the client's card by non-cash means: in national currency	0.0%
	in foreign currency (USD, KZT, EUR)	The Commission is established by order of the Deputy Chairman of the Board in charge of the Treasury.
Section 5. MAKING PAYMENTS FROM A CARD ACCOUNT		
5.1.	to current accounts of individuals and legal entities in the Bank at the Bank's branches	0.2%
5.2.	Cashless payment for goods and services on the Internet	for free
5.3.	Transfer of funds from a card account to another account opened in the issuing bank or in another bank	according to the Bank's current rates
Section 6. OTHER SERVICES		
6.1.	Temporary blocking of the card	for free
6.2.	Blocking with inclusion in the global stop list	3,000.00 som
6.3.	Removing temporary blocking	for free
6.4.	Monthly cost of SMS notification	for free
6.5.	Consideration of a financial claim for an e-commerce transaction on the Internet within 30 working days from the date of filing the application	100.00 som
6.6.	Statement of card account for up to 1 month	for free
6.7.	Statement of card account for a period exceeding 1 month *	50.00 som
6.8.	Obtaining a certificate for provision to third parties (Certificate on a card account on the bank's letterhead)	100.00 som
Note:		
* - The rate is paid by the client at the bank branch cash desk.		

** - Separate rates may be established in accordance with the decision of the authorized body.
*** - Only funds deposited by clients in cash to a card account in the card currency, via the Bank's cash desk (within one card account), are considered to be a cash replenishment of a card account.
After 12 months, a fee is applied for cashing out funds received on the client's card by non-cash means. All other top-ups, including transfers between customer's own accounts/cards, are considered non-cash top-ups. When cashing out funds and using funds in a non-cash manner from a card/card account, funds deposited in cash are spent first.
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 commission for non-standard transactions.
4. When performing 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 performing a transaction in a currency different from the currency in which the card was issued, the Bank has the right to write off a commission Optional Issuer Fee (OIF). The commission is 1.1% of the transaction amount. Also, if the card transaction currency differs from the card currency, the transaction amount will be blocked taking into account the coefficient to avoid the risk of exchange rate fluctuations and technical overdraft.