

RATES FOR SERVICES FOR TRANSACTIONS WITH VISA GOLD (DIGITAL CARD) PAYMENT CARDS FOR INDIVIDUALS AT  
O!BANK OJSC VALID FROM 03.11.2025

No.	Type of transaction	Visa Gold (Digital, physical card)
<b>Section 1. ISSUE/REISSUE/CLOSING OF A CARD:</b>		
	<b>Currency</b>	<b>KGS, KZT, USD, EUR</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. *	200.00 som
1.5.	Urgent card issuing (physical)*	500.00 som
1.6.	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)	for free
<b>Section 3. TRANSFER OF FUNDS TO A CARD ACCOUNT</b>		
3.1.	non-cash (other receipts)	for free
3.2.	in cash	for free
<b>Section 4. CASH WITHDRAWALS FROM CARDS</b>		
4.1.	at ATMs <sup>1</sup> of the Bank***	0.0%
	at the cash desk ** of the 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.
4.2.	at ATMs and cash desks of third-party banks (on the territory of the Kyrgyz Republic)	for free
4.3.	at ATMs and cash desks of third-party banks (outside the Kyrgyz Republic)	1% min 200 som
<sup>1</sup> Maximum cash withdrawal amount per transaction is 25,000 soms at ATMs of the Bank, at the cash desk ** of the Bank – no more than the amount established in the regulatory legal acts of the regulator (NBKR).		
<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
<b>Section 6. MAKING PAYMENTS FROM A CARD ACCOUNT</b>		
6.1.	to current accounts of individuals and legal entities in the Bank at the Bank's branches	0.2%
6.2.	within accounts of the same Bank cardholder	for free
<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*	for free
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.	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 *	500.00 som
7.5.	Balance inquiry at the Bank's ATMs***	5.00 som
7.6.	Balance inquiry at third-party bank ATMs	50.00 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)	10.00 som
7.10.	Temporary blocking of the card	for free
7.11.	Blocking the lost or stolen card	for free
7.12.	Blocking with inclusion in the global stop list	3,000.00 som
7.13.	Removing temporary blocking	for free
7.14.	SMS notification service	
7.14.1.	Subscribing to the service	for free
7.14.2.	Monthly cost of service	40.00 som
7.15.	PIN code change	0.00 som
7.16.	Top up of mobile operator balance at the Bank's ATMs	for free
7.17.	Resetting PIN code counters	0.00 som
7.18.	Inactive Card/Card Account Fee	30.00 som (per 30 days)

**Note:**

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

\*\* - 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.

\*\*\* - Fees for cards and devices of third-party banks apply for tokenized Bank cards in Google Pay / Garmin Pay.

\*\*\*\*- A fee is charged in case of absence of financial transactions on the card account/card (excluding transactions related to Bank fee deductions), or if the daily balance on the card account is less than 1,500 (one thousand five hundred) som.

The fee is debited 30 calendar days after the date of the last financial transaction on the card account/card, provided that the balance remains below 1,500 (one thousand five hundred) som.

The fee is charged monthly, until financial activity on the card account/card resumes or the account is replenished to an amount not less than 1,500 (one thousand five hundred) som.

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. 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 set 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.

5. 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.