

Tariffs for services of OJSC "ABank" provided to individuals

№	Type of service	Cost	Note
1. Account opening and maintenance			
1.1.	Account opening		free of charge
1.2.	Account maintenance		free of charge
1.3.	Minimum balance on the account		not applicable
1.4.	Restoration of a previously closed account		free of charge
1.5.	Commission on accounts inactive for more than 3 years*		300 KGS
1.6. Escrow account			
1.6.1.	Account opening		free of charge
1.6.2.	Account maintenance		free of charge
1.6.3.	For real estate transactions	0,02 % of the amount	
1.6.4.	For other transactions	0,2% of the amount	min 1 000 KGS (in foreign currencies - in KGS equivalent)
*Commission is charged once a year; for accounts in foreign currency - in equivalent at the accounting rate on the date of debiting. If there is activity on at least one demand/card account or a term deposit is available, the commission is not charged.			
2. Money transfers			
2.1.	Intra-bank transfers, including between branches		Free of charge
2.2. Through the clearing system by 11:30 a.m.			
2.2.1.	up to 20 000,00 KGS inclusive		20 KGS
2.2.2.	from 20 000,01 to 100 000,00 KGS inclusive		35 KGS
2.2.3.	from 100 000,01 to 500 000,0 KGS inclusive		50 KGS
2.2.4.	from 500 000,01 to 1 000 000,00 KGS inclusive		65KGS
2.3. Through the "GROSS" system in real time by 15:30			
2.3.1.	Regardless of the amount		150KGS
2.4. Money transfers in foreign currency the international interbank SWIFT system (execution of payments within a minimum of 3 business days)			
2.4.1. Non-cash transfers (OUR option):			
2.4.1.1.	Commission for transfer in US dollars	0,2 % of the amount	min 50 USD; max 250 USD
2.4.1.2.	Commission for transfer in euros	0,2 % of the amount	min 30 EUR; max 300 EUR
2.4.1.3.	Commission for transfer in Kazakh tenge	0,1 % of the amount	min 1 000 KZT; max 5 000 KZT
2.4.1.4.	Commission for transfer in Russian rubles	0,1 % of the amount	min 300 RUB; max 1 500 RUB
2.4.1.5.	Commission for transfer in Chinese yuan	0,2 % of the amount	min 30 USD; max 300 USD
2.4.1.6.	Commission for transfer in UAE dirhams	0,2 % of the amount	min 50 USD; max 300 USD
2.4.1.7.	Commission for transfer in Turkish lira	0,2 % of the amount	min 50 USD; max 300 USD
2.4.1.8.	Commission in Hungarian forints	0,2 % of the amount	min 25 EUR, max 250 EUR
2.5.	Cancellation, payment tracing, return of transfer after execution by JSC "ABank" (upon Client's application)		3 000 KGS + correspondent banks' commissions
2.6.	Amendment of terms, introduction of corrections and additions (upon Client's application)		3 000 KGS + correspondent banks' commissions
2.7. Money transfers without opening an account within Kyrgyzstan			
2.7.1. Money transfers by JSC "ABank" via the "Bereke" system without opening an account:			

2.7.1.1.	Commission for transfer in national currency **	up to 30 000 KGS inclusive - 40 KGS from 30 000,01 to 50 000 KGS inclusive - 50 KGS from 50 000,01 KGS - 0,1% of the transfer amount
2.7.1.2.	Commission for transfer in US dollars **	up to 500 USD inclusive - 0,5 USD up to 500,01 USD - 0,1% of the transfer amount
2.7.1.3.	Commission for transfer in euros **	up to 500 EUR inclusive - 0,5 EUR from 500,01 EUR - 0,1% of the transfer amount
2.7.1.4.	Commission for transfer in Russian rubles **	up to 30 000 RUB inclusive - 45 RUB from 30 000,01 to 50 000 RUB inclusive - 50 RUB from 50 000,01 RUB - 0,1% of the transfer amount
2.7.1.5	Commission for transfer in Kazakh tenge **	up to 150 000 KZT inclusive - 150 KZT from, 150 000,01 KZT - 0,1% of the transfer amount

**return of the principal transfer amount is carried out on the basis of the Sender's Application at any service point. If the transfer is returned before issuance within one business day, the commission paid by the Sender is refunded in full.*

***In certain receiving points of the money transfer, an additional commission may be charged from the Recipient. The amount of the additional commission may be charged from the Recipient. The amount of the additional commission from the Recipient must be clarified at the point of receipt/sending of the transfer.*

2.7.2.	Transfer without opening an account to the bank account of partners of the "BEREKE" money transfer system:	
2.7.2.1.	Commission for transfer in national currency	up to 10 000 KGS inclusive – 30 KGS from 10 000,01 KGS to 30 000 KGS inclusive - 40 KGS from 30 000,01 KGS to 50 000 KGS inclusive - 50 KGS from 50 000,01 KGS – 0,1% of the transfer amount
2.7.2.2.	Commission for transfer in US dollars	up to 500 USD inclusive - 0,5 USD from 500,01 USD - 0,1% of the transfer amount
2.7.2.3.	Commission for transfer in euros	до 500 EUR inclusive - 0,5 EUR от 500,01 EUR - 0,1% of the transfer amount
2.7.2.4.	Commission for transfer in Russian rubles	up to 30 000 RUB inclusive -30 RUB from 30 000,01 RUB - 0,1% of the transfer amount
2.7.2.5	Commission for transfer in Kazakh tenge	up to 100 000 KZT inclusive - 100 KZT from 100 000,01 KZT - 0,1 % of the transfer amount
2.7.3.	Commission for transfer in without opening an account to the "Elcart" payment card of JSC "MPC" via the "Bereke" system	up to 5 000 KGS inclusive – 30 KGS from 5 000,01 to 10 000 KGS inclusive - 40 KGS from 10 000,01 KGS and above - 0,35 %

2.8. International money transfer systems

2.8.1.	Transfers without opening an account via the fast international money transfers, available at the Bank	According to the tariffs of the system
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3. Cash services

3.1.	Acceptance of cash funds to a bank account	free of charge
3.2.	Acceptance of cash funds for replenishment of a current account for sending outgoing non-cash payments	KGS: free of charge ; USD/EUR/RUB/KZT: according to the Bank's directive on a daily basis*
3.3.	Acceptance of cash funds in favor of third parties	<u>min</u> 20 KGS; 1 USD; 1 EUR; 100 RUB; 500 KZT <u>max</u> 2 000 KGS; 20 USD; 20 EUR; 2 000 RUB; 10 000 KZT;
3.4.	Acceptance of worn-out banknotes	USD: 1% of the amount; EUR: 2% of the amount; RUB/KZT: 1,5% of the amount
3.5.	Acceptance of US banknotes issued before 2006 that have not lost their validity as a means of payment	0,6% of the amount

3.6.	Commission for bundling banknotes of low denominations in national currency and coins upon the client's request	free of charge	
3.7.	Commission for counting foreign currency without subsequent crediting to the account	KGS/USD/EUR/RUB/KZT: 3 KGS per 1 banknote	
3.8.	Acceptance of payments in favor of the Social Fund of the Kyrgyz Republic and district treasury		
3.8.1.	from 0,01 to 100 KGS inclusive	20 KGS	
3.8.2.	from 100,01 to 5 000 KGS inclusive	30 KGS	
3.8.3.	from 5 000,01 to 10 000 KGS inclusive	40 KGS	
3.8.4.	from 10 000,01 to 150 000 KGS inclusive	70 KGS	
3.8.5.	above 150 000,01 KGS	0,05% of the transfer amount	
3.9.	Cash withdrawal of funds within the limits of cash amounts previously deposited by the client		
3.9.1.	within one branch	free of charge	
3.9.2.	within different branches:		
3.9.2.1.	Commission in national currency	0,3% - 0,5% of the amount**	
3.9.2.2.	Commission in US dollars	USD: 0,4 % of the amount	
3.9.2.3.	Commission in euros	EUR: 0,5 % of the amount	
3.9.2.4.	Commission in Kazakh tenge	KZT: 0,5% of the amount	
3.9.2.5.	Commission in Russian rubles	RUB: 0,5% of the amount	
3.10.	Cash withdrawal of funds received by non-cash means (clearing, gross, SWIFT, credit funds at the expense of the Bank's resources, intra-bank transfers, including Mobile banking):		
3.10.1.	Commission in national currency	0,3% - 0,5% of the amount**	
3.10.2.	Commission in US dollars	USD: 0,4% of the amount	
3.10.3.	Commission in euros	EUR: 0,5% of the amount	
3.10.4.	Commission in Kazakh tenge	KZT: 0,5% of the amount	
3.10.5.	Commission in Russian rubles	RUB: 0,5% of the amount	
<i>*In the event of a difference between the exchange rates of non-cash and cash currency on the market, when depositing cash currency for transfers from the account, the Bank may revise the commission, the amount of which is established on an individual basis on the basis of a separate directive of the Bank.</i>			
<i>** Tariffs are set depending on the location of the Bank's branches and the cost price of cash funds, according to</i>			
4. RBS- Remote Banking Service (mobile banking)			
4.1.	Account opening via Mobile Banking	free of charge	
4.2.	Transactions performed in Mobile Banking	according to RBS tariffs	
4.3.	Monthly subscription fee for servicing	free of charge	
5. Conversion operations			
5.1.	Purchase/ Sale (Cash)	according to the Bank's directive on a daily basis	
5.2.	Purchase/ Sale (Non-Cash)	according to the Bank's directive on a daily basis	
5.3.	Commission on exchange transactions with US dollar banknotes issued before 2006 that have not lost their validity as a means of payment	0,6% of the amount	
6. Operations with Numismatic Coins			
6.1.	Purchase of Numismatic Coins of the NBKR	In accordance with Appendix №1	
6.2.	Sale of Numismatic Coins of the NBKR	In accordance with Appendix №2	
7. Securities Operations			
7.1.	Commission for the Bank's participations in auctions of STB and STBonds behalf of the client (primary placement)	for residents – 100 KGS; for non-residents – 0,2% of the transaction amount	min 100 KGS
7.2.	Commission for the Bank's participation in NBKR notes auctions on behalf of the client (primary placement)	for residents – 100 KGS; for non-residents – 0,2% of the transaction amount	min 100 KGS
7.3.	Commission for the client's refusal to acquire securities purchased by the Bank for the client at the primary placement auction	5% of the transaction amount (including sales tax 2%)	
7.4.	Purchase of government securities from the client into the Bank's portfolio (on the secondary market).	commission is not charged unless otherwise specified in the purchase and sale agreement	

7.5.	Sale of government securities to the client from the Bank's portfolio (on the secondary market)	commission is not charged unless otherwise specified in the purchase and sale agreement	
7.6.	Purchase/sale of government securities on behalf of the client in favor of another bank or another client (on the secondary market)	for residents: 100 KGS for non-Residents: 0,2 % KGS	min 100 KGS
7.7.	Acceptance of depo-instructions from the client for the transfer of securities (within one issue of government securities on the secondary market)	for residents – 100 KGS; for non-Residents – 1 000 KGS for each order	

8. Operations with Precious Metals

8.1.	Opening of an unallocated metal account (OMA)	free of charge	
8.2.	Closing of an unallocated metal account (OMA)	free of charge	
8.3.	Purchase/Sale of precious metals	at the Bank's rate, according to the directive on a daily basis	
8.4.	Purchase/Sale of precious metals (unallocated metal account, OMA)	at the Bank's rate, in accordance with the Bank's daily directive	
8.5.	Crediting to the client's unallocated metal account (OMA) in the Bank:	free of charge	
8.6.	Transfers on OMA accounts between the bank's clients	100 KGS	
8.7.	Issuance of an account statement upon the client's request (for up to 1 year):	free of charge	
8.8.	Issuance of archived account statements (over 1 year):	50 KGS per page	
8.9.	Provision of a certificate on the status of an unallocated metal account	200 KGS	
8.10.	Provision to an individual of a duplicate or copy of cash documents, unallocated metal account agreement, its appendices, or other documents previously provided to the client:	500 KGS per document	

9. Operations with refined precious metals

9.1. Operations with refined precious metals in the form of measured ingots issued by the National Bank of the Kyrgyz Republic*

9.1.1.	Cost measured ingots	the sale price and reverse repurchase price for refined measured ingots issued by the National Bank of the Kyrgyz Republic are set by the Bank independently on a daily basis in the national currency of the Kyrgyz Republic (KGS)**	
9.1.2.	Storage of a measured ingot	5 KGS per day for ingots weighing less than 30 grams; 10 KGS per day for ingots weighing less than 30 grams.	
9.1.3.	Express examination of a measured ingot in the absence of the ingot's packaging capsule	1 000 KGS	

9.2. Operations with refined precious metals in the form of measured and standard ingots issued by other emitters*

9.2.1.	Refined precious metals in the form of measured ingots		
9.2.1.1.	Cost measured ingots	the sale price for refined measured ingots issued by other emitters that are not the National Bank of the Kyrgyz Republic is set by the Bank independently on a daily basis in the national currency of the Kyrgyz Republic (KGS)**	
9.2.1.2.	Storage of a measured ingot	5 KGS per day for ingots weighing less than 30 grams; 10 KGS per day for ingots weighing less than 30 grams.	
9.2.1.3.	Express examination of a standard ingot issued by other emitters	1 000 KGS	
9.2.2.	Refined precious metals in the form of standard ingots		

9.2.2.1.	Cost of standard ingots	the sale price for refined standard ingots issued by other emitters that are not the National Bank of the Kyrgyz Republic is set by the Bank independently on a daily basis in the national currency of the Kyrgyz Republic (KGS)
9.2.2.2.	Storage of a standard ingot	100 KGS per day per ingot
9.2.2.3.	Express examination of a standard ingot issued by other emitters	10 000 KGS

**Operations with refined precious metals are performed only at the Head Office of the Bank*

***Reverse repurchase of measured ingots is performed only if the certificate for them is available, and provided that the measured ingot has no damage and the packaging is intact.*

10. Operations through payment terminals

10.1.	Operations within the network through payment terminals of JSC "ABank"	
10.1.1.	Replenishment of the current account of JSC «ABank»	free of charge
10.1.2.	Replenishment of a card of JSC «ABank»	free of charge
10.1.3.	Repayment of a loan JSC «ABank»	free of charge
10.1.4.	Replenishment of a deposit of JSC «ABank»	free of charge
10.1.5.	Payment for services	according to the tariffs of the service aggregator/ terminals of the Bank's network
10.2.	Operations through other devices of other Banks	
10.2.1.	Replenishment of the current account of JSC «ABank»	according to the tariffs of the service aggregator/ terminals of the Bank's network
10.2.2.	Replenishment of a card of JSC «ABank»	according to the tariffs of the service aggregator/ terminals of the Bank's network
10.2.3.	Repayment of a loan JSC «ABank»	according to the tariffs of the service aggregator/ terminals of the Bank's network

11. Individual banking safe deposit boxes:

	Size of safe deposit boxes	Up to 30 days, per 1 day	90 days, per 1 day	From 91-180 days, per 1 day	From 181 days and above, per 1 day
11.1.	Small safe 24,5cm * 35 cm* 2 m	20 KGS	18 KGS	15 KGS	10 KGS
11.2.	Small safe 24,5cm * 35 cm** 4,5 cm	30 KGS	25 KGS	20 KGS	15 KGS
11.3.	Medium safe 24,5cm * 35 cm** 9,5 cm	40 KGS	35 KGS	30 KGS	25 KGS
11.4.	Medium safe 24,5cm * 35 cm* 14,5 cm	50 KGS	45 KGS	40 KGS	35 KGS
11.5.	Large safe 24,5cm * 35 cm** 26 cm	60 KGS	55 KGS	50 KGS	40 KGS
11.6.	Additional services for the use of banking safe deposit boxes: Monday -Friday from 17:30 to 20:00 Saturday - from - 9:00 to 15:00**	5 000 KGS**			
11.7.	Guaranteed deposit for the safe	3 000 KGS			

**Safe deposit boxes are provided only at the Head Office of the Bank*

*** per 1 operation (the client must notify the Bank by 16:30 on weekdays/ on Saturdays the client must notify the Bank one day in advance)*

12. OTHER OPERATIONS

12.1.	Issuance of a certificate on the availability of an account indicating the balance	300 KGS
12.2.	Restoration and confirmation of settlement and cash documents	50 KGS per 1 document
12.3.	Issuance of a certificate of no indebtedness	300 KGS
12.4.	Issuance of current statements up to 1 month	free of charge
12.5.	Issuance of current statements from 1 month to 1	5 KGS per 1 page
12.6.	Issuance of archived statements over 1 year	100 KGS per 1 document
12.7.	Issuance of a statement on money transfers for a period	50 KGS per 1 page

NOTE:

1.	<p>The Bank has the right, on its own initiative and at its own discretion, unilaterally to update, amend, or supplement the tariffs for the Bank's services, including the amount and types of commissions, rates, limits, interest, remunerations and/or other payment for the cost of the Bank's services, and also unilaterally to amend/supplement, set out in a new version the terms of the agreements/additions or updates on the official internet website of the Bank/ information stands/ in the RBS systems of the Bank/ mobile application, or by sending SMS message/ letter-message to the Client's email/ notification, not less than 10 (ten) business days before the moment of entry into force of such amendments/additions, updates, with the exception of information on interest rates and the currency exchange rate.</p> <p>The Bank reserves the right to amend established tariffs, individual tariffs, or deposit rates and cash management services based on market/ financial conditions, changes in the NBKR accounting rate/ other conditions, both by agreement with the client or unilaterally, with notification in the manners specified in this clause on the basis of a decision of the authorized bodies/ persons of the Bank/ in accordance with the requirements of the legislation of the Kyrgyz Republic.</p>
2.	<p>All commission specified in foreign currency may be charged by the Bank in foreign or national currency at the exchange rate set by the National Bank of the Kyrgyz Republic on the date of the transaction.</p>
3.	<p>Tariffs include sales tax/VAT</p>
4.	<p>The Bank has the right, on its own initiative and at its own discretion, unilaterally to update, amend, or supplement the tariffs for the Bank's services, including the amount and types of commissions, rates, limits, interest, remunerations and/or other.</p>

