



**Tariffs for services of OJSC "ABank" provided to legal entities and individual entrepreneurs - residents**

№		Cost	Note
<b>1. ACCOUNT OPENING AND MAINTENANCE</b>			
1.1.	Opening an account for Individual Entrepreneurs	Free of charge	
1.2.	Opening an account for Legal Entities	300 KGS	
1.3.	Account maintenance for Individual Entrepreneurs	Free of charge	
1.4.	Account maintenance for Legal Entities*	100 KGS*	
1.5.	Account closure	Free of charge	
1.6.	Minimum balance on the account	not applicable	
1.7.	Reopening of a previously closed account	Free of charge	
1.8.	Commission on accounts inactive for more than 3 years (Legal Entities and Individual Entrepreneurs)**	1 000 KGS**	
<b>1.9. ESCROW ACCOUNT</b>			
1.9.1.	Account opening	300 KGS	
1.9.2.	Account maintenance		
1.9.2.1.	For real estate transactions	0,02 % of the amount	min 1 000 KGS (in foreign currencies - in KGS equivalent)
1.9.2.2.	For other transactions	0,2 % of the amount	min 3 000 KGS (in foreign currencies - in KGS equivalent)
<b>1.10. RECULTIVATION ACCOUNT</b>			
1.10.1.	Account opening	200 KGS	
1.10.2.	Account maintenance	200 KGS	
1.10.3.	Reopening of a previously closed account	200 KGS	
1.11.	Minimum balance on the account	0 com/0 USD/0 EUR/0 RUB/0 KZT	
*commission is charged once a month; from one account, regardless of the number of accounts			
**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.			
<b>2. MONEY TRANSFERS</b>			
2.1.	Intra-bank transfers, including between branches	Free of charge	
<b>2.2. Through the clearing system by 11:30 a.m.:</b>			
2.2.1.	up to 20 000,00 KGS inclusive	20 KGS	
2.2.2.	from 20 000,01 до 100 000,00 KGS inclusive	35 KGS	
2.2.3.	from 100 000,01 до 500 000,0 KGS inclusive	50 KGS	
2.2.4.	from 500 000,01 до 1 000 000,00 KGS inclusive	65 KGS	
<b>2.3. Through the "GROSS" system in real time by 15:30.:</b>			
2.3.1.	Regardless of the amount	150 KGS	
<b>2.4. Money transfers in foreign currency through the international interbank SWIFT system (execution of payments within a minimum of three business days)</b>			
<b>2.4.1. Non-cash transfers (OUR option): :</b>			
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 1000 KZT; max 5000 KZT
2.4.1.4.	Commission for transfer in Russian rubles	0,1% of the amount	min 300 RUB; max 1500 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.	Annulment, payment serach, return of the transfer after its execution by JSC "ABank" (upon the Client's application)	3 000 KGS + correspondent banks' commissions	
2.6.	Amendment of terms, introduction of corrections and additions (upon the Client's application)	3 000 KGS + correspondent banks' commissions	

<b>3. CASH SERVICES</b>		
3.1.	Acceptance of cash funds to a bank account	Free of charge
3.2.	Acceptance of cash funds to replenish the 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 in national currency	0,1% of the amount <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 counting foreign currency without subsequent crediting to the account	KGS/USD/EUR/RUB/KZT: 3 KGS per 1 banknote
3.7.	Fee for banknote strengthening, counting of national currency banknotes of low denominations, and coins upon the client's request.	Free of charge
<b>3.8.</b>	<b>Receipt of payments in favor of the Social Fund of Kyrgyz Republic and district treasury departments:</b>	
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 transaction amount
<b>3.9.</b>	<b>Cash withdrawal of funds within the limits of cash amounts previously deposited by the client</b>	
3.9.1.	within one branch	free of charge
3.9.2.	<b>within different branches:</b>	
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
<b>3.10.</b>	<b>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 Internet banking):</b>	
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
3.11.	Cash withdrawal within the limits of transactions made through the POS terminal	free of charge
*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.		
**Tariffs are set depending on the location of the Bank's branches and the cost price of cash funds, according to Appendix 3.		
<b>4. RBS- Remote Banking Service (Internet Banking)</b>		
4.1.	Connection to the Internet Banking system for a designated	free of charge
4.2.	Technical consultations by phone	free of charge
4.3.	Connection to the Internet Banking system via Rutoken (per one unit )	2 500 KGS
<b>5. CONVERSION OPERATIONS*</b>		
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	0,60%
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\* Market rates for deals exceeding a certain amount may be negotiated

#### 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)	100 KGS
7.2.	Commission for the Bank's participation in NBKR notes auctions on behalf of the client (primary placement)	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 for the Bank's portfolio (on secondary market)	No commission is 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)	No commission is 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)	100 KGS
7.7.	Acceptance of depo instructions from the client for transfer of securities (within one issue of government securities on the secondary market)	100 KGS

#### 8. 9. Operations with refined precious metals

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

8.1.1.	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).
8.1.2.	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.
8.1.3.	Express examination of a measured ingot in the absence of the ingot's packaging capsule	1 000 KGS

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

8.2.1.	Refined precious metals in the form of measured ingots	
8.2.1.1.	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).
8.2.1.2.	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;
8.2.1.3.	Express examination of a measured ingot in the absence of the ingot's packaging capsule	1 000 KGS
8.2.2.	Refined precious metals in the form of standard ingots	
8.2.2.1.	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)**
8.2.2.2.	Storage of a standard ingot	100 KGS per day per ingot
8.2.2.3.	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.

9. Internet acquiring *		
9.1.	Merchant Service Fee payable by the Merchant for processing POS terminal transactions using VISA cards (on-us/off-us)	1,5% / 3,5%
9.2.	Merchant Service Fee payable by the Merchant for processing POS terminal transactions using MasterCard cards (on-us/off-us)	1,5% / 3,5%
9.3.	Merchant Service Fee payable by the Merchant for processing POS terminal transactions using Elcard cards (on-us/off-us)	2,5% / 2,5%

\* The Bank reserves the right to apply separate tariffs for high-risk transactions subject to agreement with the Merchant вт

10. Merchant acquiring		
<b>10.1. Standard Tariff</b>		
10.1.1.	Merchant Service Fee payable by the Merchant for processing POS terminal transactions via QR code.	0,8%
10.1.2.	Merchant Service Fee payable by the Merchant for processing POS terminal transactions using Elcard cards	1%
10.1.3.	Merchant Service Fee payable by the Merchant for processing POS terminal transactions using VISA /MasterCard cards	2,2%
<b>10.2. "Single" Tariff</b>		
10.2.1.	Merchant Service Fee payable by the Merchant for processing POS terminal transactions using QR/Элкарт/Visa/Mastercard cards.	1,4%
<b>10.3. QR code payment acceptance</b>		
10.3.1.	Merchant Service Fee payable by the Merchant for processing QR code payment transactions.	0,8%
<b>10.4. POS Terminal Maintenance Fee</b>		
10.4.1.	Monthly fee for POS terminal servicing	200 KGS *

\*the commission is applied in the absence of payments through POS terminals

11. INDIVIDUAL BANKING SAFE DEPOSIT BOXES*					
11.1.	Size of safe deposit boxes	Up to 30 дней, per1 day	From 31-90 days, per 1	From 91-180 days, per 1 day	From 181 days and above, per 1 day
11.1.1.	Small safe 24,5cm * 35 cm* 2 cm	20KGS	18KGS	15KGS	10KGS
11.1.2.	Small safe 24,5cm * 35 cm** 4,5 cm	30KGS	25KGS	20KGS	15KGS
11.1.3.	Medium safe 24,5cm * 35 cm** 9,5 cm	40KGS	35KGS	30KGS	25KGS
11.1.4.	Medium safe 24,5cm * 35 cm** 9,5 cm	50KGS	45KGS	40KGS	35KGS
11.1.5.	Large safe 24,5cm * 35 cm** 26 cm	60KGS	55KGS	50KGS	40KGS
11.2.	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 *			
11.3.	Guaranteed deposit for the safe	3 000 KGS			

\*per one operation ( the client must notify the Bank before 16:30 weekdays/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	200 KGS
12.2.	Issuance of a certificate of no indebtedness	300 KGS
12.3.	Issuance of current statements up to 1 month	Free of charge
12.4.	Issuance of current statements from 1 month to 1 year	5 KGS per one page
12.5.	Issuance of archived statements over 1 year	100 KGS per one document
12.6.	Restoration and confirmation of settlement and cash documents	100 KGS per one document
12.7.	Issuance of a checkbook	100 KGS

12.8.	Excise stamps	In accordance with Appendix №4
<b>Note:</b>		
1.	<p><i>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.</i></p> <p><i>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.</i></p>	
2.	<p><i>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.</i></p>	
3.	<p><i>Tariffs include sales tax/VAT</i></p>	
4.	<p><i>Tariffs are effective from the moment contracts/ agreements are concluded and may be revised as outlined above.</i></p>	