TARIFFS FOR ELCARD NFC ISLAMIC PAYMENT CARDS

	SALARY PROJECT	INDIVIDUAL
Card Account Currency	**KGS**	**KGS**
1. Card issuance		
1.1. Primary Card Issuance	**100 som**	**100 som**
1.2. Additional Card Issuance	Free of charge	Free of charge
1.3. Expedited issuance of a primary/**additional card**	400 som	400 som
1.4. Cost of a sticker for the **additional** card	1,000 som	1,000 som
1.6. Cost of a ring for the **additional** card	9,500 som	9,500 som
1.5. Cost of a wristband for the **additional** card	7,000 som	7,000 som
1.6. Fee for closing a card account	Free of charge	Free of charge
2. Card maintenance		
2.1. For the first year:		
2.1.2. **Primary** / additional card	**200 som**	**200 som**
2.1.4. Minimum balance on the card account	100 som	100 som
2.2. For each subsequent year:		
2.2.1. Primary/ **card**	200 som	200 som
3. Card reissuance, blocking, and unblocking		
3.1. Reissuance of primary / **additional card** (expiration) *	100 som	100 som
3.2. Reissuance of primary/**additional card** (loss, theft, change of cardholder's name, and other reasons)	300 som	300 som
3.3. Card blocking	Free of charge	Free of charge
3.4. Unblocking a Card	Free of charge	Free of charge
4. Fees for cash withdrawals and payments for goods and services		
4.1. Cash withdrawals using a card at ATMs:		
4.1.2. At the Bank's network of ATMs **	0%	0,3%
4.1.3. At Eldik Bank terminals *****	0%	0,6%
4.1.4. At other banks' terminals	0,6%	0,6%
4.2. Cash withdrawals using a card at POS terminals:		
4.2.1. At the Bank's network of terminals	0%	0,3%
4.2.2. On other banks' terminal networks	0,6%	0,6%
4.3. Without a card		
4.3.1. At the Bank's cash department upon presentation of an ID card	0,4%	0,4%
5. Non-cash payment for goods and services using a card		
5.1. Payment for goods and services using a card via POS terminals	Free of charge	Free of charge
6. Fee for depositing cash onto a card		
6.1. Cash deposits at a Bank's cash department	Free of charge	Free of charge
6.2. Cash deposits via ATM Cash-In	Free of charge	Free of charge
6.3. via the Bank's terminals	Free of charge	Free of charge
6.4. via PAY24 terminals	2%	2%
6.5. Via Quickpay terminals	Free of charge	Free of charge
6.6. Via Megacom terminals	Free of charge	Free of charge
6.7. via Beeline terminals	Free of charge	Free of charge
6.8. via O terminals	Free of charge	Free of charge
6.9. via the UMAI terminal	1,5%	1,5%
7. Megapay e-wallet	Free of charge	Free of charge
7.1. O-Dengi e-wallet	Free of charge	Free of charge
7.2. Balance e-wallet	Free of charge	Free of charge
7.3. via the KICB app	In accordance with the partner bank's tariffs	
7.4. via the Bank Kompanion terminal		
7.5. via the Optima Bank app		
7.6. via the Bakai Bank app		
7.7. via the MBank terminal		
7.8. via the Finca Bank app		
8. Card account balance information		
8.1. Balance Inquiry / Mini-Statement		
8.1.1. On the Bank's network of devices ***	1 som	1 som
8.1.2. On other banks' networks	5 som	5 som
9. Processing of a financial claim related to a card		
9.1. At the Bank's network of terminals	100 som	100 som
9.2. On other banks' networks	200 som	200 som
9.3. Request for photo/video materials at the Bank's network of terminals for Bank customers	200 som	200 som
9.4. Request for photo/video materials via other banks' terminal networks	200 + the acquiring bank's fee	200 + the acquiring bank's fee
9.5. Request for photo/video content via the Bank's network of devices for customers of a third-party bank	700 som	700 som
10. Card return		
10.1. On the Bank's network of terminals *(within 30 days)*	Free of charge	Free of charge
10.2. On the Bank's network of terminals (urgent return within 1–2 days)	1,000 som	1,000 som
10.3. At other banks' terminals within the Kyrgyz Republic	According to the acquiring bank's fees	According to the acquiring bank's fees
10.4. Fee for expedited return of a card withdrawn at Bank branches *(within one business day)*	200 som	200 som
11. PIN change		
11.1. Changing the PIN at an ATM	Free of charge	Free of charge
12. SMS notifications		
12.1. Provision of SMS notification service Monthly ****	50 som	50 som
13. Activating AB24 Mobile Banking / Card-to-Card Transfers via AB24 Mobile Banking		
13.1. Activating Mobile Banking ****	Free of charge	Free of charge
14. Card-to-card transfers via AB24 mobile banking		
14.1. From a Bank card to a Bank card (to yourself)	0%	0%
14.2. From a Bank card to a Bank card (to other Bank cards)	0%	0%

14.3. From a Bank card to another Bank's card (within the processing network)	0%	0%
14.4. Payment for utilities and other services	According to the aggregator's rates	
14.5. Fund transfers from a card account to a bank account held at the Bank	Free of charge	Free of charge
14.6. Fund transfers from a card account to a bank account held at another bank	According to the aggregator's rates	
15. Through the Bank's ATMs		
15.1. Payment for utilities and other services via ATMs of banks in the Kyrgyz Republic	2 сом	2 сом
15.2. Card-to-card transfers via CARDEX Bank ATMs	15 som	15 som
16. Daily card limits:		
16.1. Pay Wave contactless payments without entering a PIN (at all merchant terminals)		
16.1.1. Number of transactions	10	10
16.1.2. Maximum amount per transaction	2,500 som	2,500 som
16.1.3. Maximum amount per transaction for third-party bank ELCART cards at the Bank's POS terminals	2,500 som	2,500 som
17. Cash withdrawals at ATMs (Cash ATM)		
17.1. By number of transactions for **primary**/additional cards:	**15**/7	**15**/7
17.2. By transaction amount **primary**/additional cards:	**200,000**/100,000	**200,000**/100,000
18. Cash withdrawals at cash points (Cash POS)		
18.1. By number of transactions for primary/additional cards :	10/5	10/5
18.2. By transaction amount primary/additional cards:	**200,000 som**/ 100 000 som	**200,000**/ 100,000
19. Purchase at a merchant location (Purchase)		
19.1. By number of transactions:	**20**/10	**20**/10
19.1.2. By transaction volume **primary**/additional cards:	**300,000 som**/ 150,000 som	**300,000 som**/ 150,000 som
20. Online transactions (E-commerce)		
20.1. By number of transactions:	**10**/5	**10**/5
20.1.2. By transaction volume **primary**/supplementary cards:	**50,000 som**/ 25,000 som	**50,000 som**/ 25,000 som
21. Money transfers (P2P) via ATM		
21.1. By number of transactions:	10	10
21.1.2. By transaction volume:	100,000 som	100,000 som
22. Online transactions (deposits/withdrawals) via the Bank's cash departmetnt (limit)		
22.1. By number of transactions:	No restrictions	No restrictions
22.1.2. By transaction volume:	No restrictions	No restrictions
23. Deposits via Cash-in terminals		
23.1. By number of transactions:	No restrictions	No restrictions
23.1.2. By transaction volume:	200,000 som	200,000 som

Note:

1. These Tariffs, in accordance with the provisions of the Civil Code of the Kyrgyz Republic, constitute a public offer to enter into the relevant agreement; acceptance of this offer is a statement by an organization, individual entrepreneur, or natural person (hereinafter referred to as the "Client") regarding the issuance and servicing, or the issuance, receipt, servicing, or reissuance of a bank payment card. Acceptance of this Public Offer signifies the conclusion (signing) by the Client of the relevant Agreement, as well as the Client's full consent to and acceptance of all terms and conditions of the Agreement without any exceptions or restrictions.

2. The fees for salary projects apply to organizations that have entered into agreements with the Bank for the issuance and servicing of payment cards as part of salary projects (hereinafter referred to as a "salary project").

3. Based on an application from the organization or an employee of the organization participating in a payroll project, the Bank is entitled to issue only 1 (one) payment card of a local payment system and 1 (one) payment card of an international payment system in accordance with the Fees for Payroll Projects. If an employee of the organization does not have a payment card from a local payment system, the Bank is entitled to issue one (1) payment card from each of the different international payment systems in accordance with the Tariffs for Salary Projects.

4. The Bank reserves the right to apply a different fee for the issuance, maintenance, or reissuance of a bank payment card in accordance with the Bank's internal policies.

5. For customers who have submitted applications for the issuance, receipt, or reissuance of a bank payment card through authorized representatives, different fees apply; customers may review these fees at the Bank's branches.

6. Additional cards are not issued for: social cards, senior citizen cards, business cards, or corporate cards.

7. Daily limits for an ELCART additional card are half those of the primary cards and may be increased upon the customer's written request or by the customer independently via AB24 up to the limit of the primary cards.

8. Daily limits on the ELCART card can be increased upon the customer's written request or by the customer independently via AB24. Maximum daily limits are granted upon the customer's request and for a specified period (up to 30 calendar days); after this period expires, the daily limit reverts to the standard limit.

9. Access to online transactions is enabled by default but may be disabled upon the customer's written request.

10. The rates listed include sales tax and VAT.

11. Rates are effective from the date of signing contracts and agreements and may be revised by the bank unilaterally.

** Reissuing pensioner cards is free of charge, but limited to no more than twice a year; subsequent reissues cost 100 som.*

*** The maximum amount for a single cash withdrawal at the Bank's ATMs is 25,000 som.*

**** A monthly statement is provided upon request.*

*****Activation of SMS alerts and mobile banking is subject to the customer's request.*

****** A government-affiliated network for salary payments, pensioners, and social benefits.*