

Approved by Resolution of the Sharia Council of ABank OJSC No. _____ dated _____ 2026	A Bank	Approved by Resolution of the Business Development Committee of ABank OJSC No. _____ dated _____ 2026		
Tariffs for services provided by ABank OJSC to legal entities and individual entrepreneurs using cards issued by the “Islamic Window” Department—for residents—effective as of _____ 2026.				
№	Type of service	Cost		Note
1. ACCOUNT OPENING AND MAINTENANCE				
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.	Reactivating 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**		
*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.				
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 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		
2.3.	Through the "GROSS" system in real time by 15:30.:			
2.3.1.	Regardless of the amount	150 KGS		
2.4.	Money transfers in foreign currency through the international interbank SWIFT system (execution of payments within a minimum of three business days)			
2.4.1.	Non-cash transfers (OUR option): :			
2.4.1.1.	Commission for transfer in US dollars	0,2% of the amoun	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	0,02 % of the amount	min 25 EUR, max 250 EUR	
2.5.	Annulment, payment serach, return of the transfer after its execution by ABank OJSC (upon the Client's application)	3000 com + correspondent banks' commissions		
2.6.	Amendment of terms, introduction of corrections and additions (upon the Client's application)	3000 com + correspondent banks' commissions		
3. CASH SERVICES				
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	min 20 KGS; 1 USD; 1 EUR; 100 RUB; 500 KZT max 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.	Acceptanceof 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		
3.8.	Receipt of payments in favor of the Social Fund of Kyrgyz Republic and district treasury departments:			
3.8.1.	from 0,01 to 100 KGS inclusive	20KGS		
3.8.2.	from 100, 01 to 5 000 KGS inclusive	30KGS		
3.8.3.	from 5 000,01 to 10 000 KGS inclusive	40KGS		
3.8.4.	from 10 000,01 to 150 000 KGS inclusive	70KGS		
3.8.5.	Above 150 000,01 KGS	0,05% of the transaction 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 Internet 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	free of charge
3.11.	Cash withdrawal within the limits of transactions made through the POS terminal	free of charge
<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 Appendix 3.</i>		
4. RBS- Remote Banking Service (Internet Banking)		
4.1.	Connection to the Internet Banking system for a designated device (PC)	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
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	0,60%
<i>* Market rates for deals exceeding a certain amount may be negotiated</i>		
6. Internet acquiring *		
6.1.	Merchant Service Fee payable by the Merchant for processing POS terminal transactions using VISA cards (on-us/off-us)	1,5% / 3,5%
6.2.	Merchant Service Fee payable by the Merchant for processing POS terminal transactions using MasterCard cards (on-us/off-us)	1,5% / 3,5%
6.3.	Merchant Service Fee payable by the Merchant for processing POS terminal transactions using Elcard cards (on-us/off-us)	2,5% / 2,5%
<i>* The Bank reserves the right to apply separate tariffs for high-risk transactions subject to agreement with the Merchant</i>		
7. Merchant acquiring		
10.1.	Standard Tariff	
7.1.1.	Merchant Service Fee payable by the Merchant for processing POS terminal transactions via QR code.	0,8%
7.1.2.	Merchant Service Fee payable by the Merchant for processing POS terminal transactions using Elcard/Elcard plus cards	2%
7.1.3.	Merchant Service Fee payable by the Merchant for processing POS terminal transactions using VISA /MasterCard cards	2,2%
7.1.4.	Merchant Service Fee payable by the Merchant for processing POS terminal transactions using HUMO cards	1,8%
7.2.	"Single" Tariff	
7.2.1.	Merchant Service Fee payable by the Merchant for processing POS terminal transactions using QR/Elcard/Visa/Mastercard/Elcard plus/HUMO cards.	1,4%
7.3.	QR code payment acceptance	
7.3.1.	Merchant Service Fee payable by the Merchant for processing QR code payment transactions.	0,8%
7.4.	POS Terminal Maintenance Fee	
7.4.1.	Monthly fee for POS terminal servicing	200 KGS *
<i>*the commission is applied in the absence of payments through POS terminals</i>		
8. OTHER OPERATIONS		
8.1.	Issuance of a certificate on the availability of an account indicating the balance	200KGS
8.2.	Issuance of a certificate of no indebtedness	300KGS

8.3.	Issuance of current statements up to 1 month	Free of charge
8.4.	Issuance of current statements from 1 month to 1 year	5 KGS per one page
8.5.	Issuance of archived statements over 1 year	100 KGS per one document
8.6.	Restoration and confirmation of settlement and cash documents	100 KGS per one document
8.7.	Issuance of a checkbook	100 KGS
8.8.	Excise stamps	In accordance with Appendix №4
Note:		
1.	<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> <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>	
2.	<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>	
3.	<i>Tariffs include sales tax/VAT</i>	
4.	<i>Tariffs are effective from the moment contracts/ agreements are concluded and may be revised as outlined above.</i>	



Appendix №1

Tariffs of Bank branches for cash withdrawal in national currency

Appendix 3

Code	Region	Branch name	Regional subdivision name	tariff
0010	Bishkek city	Head Office (HO)	Head Office (HO)	0,40%
0011	Bishkek city	Bishkek branch	Bishkek branch	0,40%
0011	Bishkek city	Bishkek branch	Savings cash desk No. 048-02-15 "Bishkek-Zapad"	0,40%
0011	Bishkek city	Bishkek branch	Savings cash desk No.048-02-33, Shopping Center Frunze+	0,40%
0011	Bishkek city	Bishkek branch	Mobile cash desk of SE "Kyrgyz Temir Zholu"	0,40%
0012	Bishkek city	Bishkek- lug branch	Bishkek-lug branch	0,40%
0012	Bishkek city	Bishkek-lug branch	Savings cash desk No 048-28-17	0,40%
0013	Bishkek city	Abank- Center branch	"Abank-Center" branch	0,30%
0013	Bishkek city	Abank- Center branch	Savings cash desk No 048-02-08 Dordoi	0,40%
0014	Bishkek city	Bishkek- Meerim branch	"Bishkek-Meerim" branch	0,30%
0014	Bishkek city	Bishkek- Meerim branch	Savings cash desk No 048-33-68 "Zhara-Moll"	0,30%
0014	Bishkek city	Bishkek- Meerim branch	Savings cash desk No 048-31-25	0,30%
0015	Bishkek city	Vip-center branch	Vip-center branch	0,40%
0021	Chuy Region	Belovodsk branch	Belovodsk branch office	0,40%
0021	Chuy Region	Belovodsk branch	Savings cash desk No 048-04-02 in v. Aleksandrova	0,40%
0022	Chuy Region	Tokmok branch	Tokmok branch	0,50%
0022	Chuy Region	Tokmok branch	Savings cash desk No 048-05-81 Tokmok	0,50%
0022	Chuy Region	Tokmok branch	Savings cash desk No 048-5-67 Kemin	0,50%
0023	Chuy Region	Sokuluk branch	Sokuluk branch	0,40%
0023	Chuy Region	Sokuluk branch	Savings cash desk No 048-19-79 Manas	0,50%
0023	Chuy Region	Sokuluk branch	Mobile cash desk Sokuluk	0,50%
0024	Chuy Region	Kara-Balta branch	Kara-Balta branch	0,50%
0024	Chuy Region	Kara-Balta branch	Savings cash desk No 048-23-76	0,50%
0025	Chuy Region	Kant branch	Kant branch	0,40%
0026	Chuy Region	Kaindy branch	Kaindy branch	0,40%
0031	Issyk-Kul region	Karakol branch	Karakol branch	0,40%
0031	Issyk-Kul region	Karakol branch	Savings cash desk No 048-3-10 Karakol	0,40%
0031	Issyk-Kul region	Karakol branch	Savings cash desk No 048-03-70 Teploliuchenka	0,50%
0032	Issyk-Kul region	Cholpon-Ata branch	Cholpon-Ata branch	0,40%
0032	Issyk-Kul region	Cholpon-Ata branch	Savings cash desk No 048-14-14 Ananievo	0,50%
0033	Issyk-Kul region	Balykchy branch	Balykchy branch	0,50%
0034	Issyk-Kul region	Zheti-Oguz branch	Zheti-Oguz branch	0,50%
0035	Issyk-Kul region	Tiup branch	Tiup branch	0,50%
0036	Issyk-Kul region	Ton branch	Ton branch	0,40%
0040	Osh region	Furkat branch	Furkat branch	0,30%
0041	Osh region	Osh branch	Osh branch	0,30%
0041	Osh region	Osh branch	Savings cash desk No 048-08-39 in Osh, Kurmanzhan Datka st.	0,30%
0041	Osh region	Osh branch	Savings cash desk No 048-08-57 Osh, Mamyrova st. no numb	0,30%
0042	Osh region	Uzgen branch	Uzgen branch	0,30%
0042	Osh region	Uzgen branch	Savings cash desk No 048-9-03 Uzgen	0,30%
0042	Osh region	Uzgen branch	Savings cash desk No 048-9-46 Kurshab	0,30%
0042	Osh region	Uzgen branch	Savings cash desk No 048-09-56 Uzgen Koshieva	0,30%
0043	Osh region	Gulcha branch	Gulcha branch	0,50%
0043	Osh region	Gulcha branch	Savings cash desk No 048-13-49 Gulcha	0,50%
0044	Osh region	Nookat branch	Nookat branch	0,40%
0044	Osh region	Nookat branch	Savings cash desk No 048-17-66 Zhany-Nookat	0,40%
0044	Osh region	Nookat branch	Savings cash desk No 048-17-74 Kok-Zhar	0,40%
0045	Osh region	Karakuldzha branch	Karakuldzha branch	0,50%
0045	Osh region	Karakuldzha branch	Savings cash desk No 048-21-45 Karakuldzha	0,50%
0046	Osh region	Karasuu branch	Karasuu branch	0,30%
0046	Osh region	Karasuu branch	Savings cash desk No 048-25-07 Karasuu	0,30%
0046	Osh region	Karasuu branch	Savings cash desk No 048-25-41 Karasuu	0,30%
0046	Osh region	Karasuu branch	Savings cash desk No 048-25-48 Kashkar Kyshtak	0,30%
0047	Osh region	Osh Datka branch	Osh Datka branch	0,30%
0048	Osh region	Aravan branch	Aravan branch	0,40%
0049	Osh region	Chon Alay branch	Chon Alay branch	0,50%
0051	Dzhalal-Abad region	Zhalalabad branch	Zhalalabad branch	0,30%
0051	Dzhalal-Abad region	Zhalalabad branch	Savings cash desk No 048-11-16 in Manas	0,40%
0051	Dzhalal-Abad region	Zhalalabad branch	Savings cash desk No 048-11-30 in Manas	0,40%
0051	Dzhalal-Abad region	Zhalalabad branch	Savings cash desk No 048-11-35 Suzak	0,40%
0052	Dzhalal-Abad region	Ala Buka branch	Savings cash desk No 048-10-34 Ak- Korgon	0,40%
0052	Dzhalal-Abad region	Ala Buka branch	CBK 048-10-72 Kanysh Kyya	0,40%
0052	Dzhalal-Abad region	Ala Buka branch	Ala Buka branch	0,40%
0053	Dzhalal-Abad region	Toktogul branch	Savings cash desk No 048-01-24 Karakul	0,40%
0053	Dzhalal-Abad region	Toktogul branch	Toktogul branch	0,40%
0053	Dzhalal-Abad region	Toktogul branch	Savings cash desk No 048-01-60 Toktogul	0,40%
0053	Dzhalal-Abad region	Toktogul branch	Savings cash desk No 048-01-73 Uch Terek	0,40%
0054	Dzhalal-Abad region	Nookan branch	Nookan branch	0,40%
0054	Dzhalal-Abad region	Nookan branch	Savings cash desk No 048-18-26 Kochkor Ata	0,40%
0054	Dzhalal-Abad region	Nookan branch	Savings cash desk No 048-18-32 Massy	0,40%
0054	Dzhalal-Abad region	Nookan branch	Savings cash desk No 048-18-54 Kochkor Ata	0,40%
0054	Dzhalal-Abad region	Nookan branch	Savings cash desk No 048-18-23 Maily Suu	0,50%
0054	Dzhalal-Abad region	Nookan branch	Savings cash desk No 048-18-84 Burgondu	0,50%
0055	Dzhalal-Abad region	Kerben branch	Kerben branch	0,40%
0055	Dzhalal-Abad region	Kerben branch	Savings cash desk No 048-20-05 Shamaldy Say	0,40%
0055	Dzhalal-Abad region	Kerben branch	Savings cash desk No 048-20-52 Kara Zhygach	0,40%
0055	Dzhalal-Abad region	Kerben branch	Savings cash desk No 048-20-71	0,40%
0056	Dzhalal-Abad region	Bazarkorgon branch	Bazarkorgon branch	0,40%
0056	Dzhalal-Abad region	Bazarkorgon branch	Savings cash desk No 048-30-01 Bazarkorgon	0,40%

0056	Dzhalal-Abad region	Bazarkorgon branch	Savings cash desk No 048-30-53 Arstanbap	0,40%
0061	Talas region	Talas branch	Talas branch	0,50%
0061	Talas region	Talas branch	Savings cash desk No 048-07-06 Talas	0,50%
0061	Talas region	Talas branch	Savings cash desk No 048-07-21 Bakai- Ata	0,50%
0062	Talas region	Talas branch	Savings cash desk No 048-07-83 Sasyk Bulak	0,50%
0062	Talas region	Kara Buura branch	Kara Buura branch	0,50%
0062	Talas region	Kara Buura branch	Savings cash desk No 048-22-18 Semetey	0,50%
0071	Naryn region	Naryn branch	Naryn branch	0,40%
0071	Naryn region	Naryn branch	Savings cash desk No 048-06-19	0,40%
0071	Naryn region	Naryn branch	Savings cash desk No 048-06-27	0,40%
0071	Naryn region	Naryn branch	Savings cash desk No 048-06-43	0,40%
0072	Naryn region	Kochkor branch	Kochkor branch	0,40%
0072	Naryn region	Kochkor branch	Savings cash desk No 048-16-22 v.Chaek	0,40%
0081	Batken region	Batken branch	Batken branch	0,30%
0081	Batken region	Batken branch	Savings cash desk No 048-12-42 Batken	0,40%
0081	Batken region	Batken branch	Savings cash desk No 048-12-86 v.Ak Tatyr	0,40%
0082	Batken region	Leilek branch	Leilek branch	0,40%
0082	Batken region	Leilek branch	Savings cash desk No 048-15-36 village district Kulundu	0,40%
0082	Batken region	Leilek branch	Savings cash desk No 048-15-44 Razzakov	0,40%
0083	Batken region	Kyzyl kiya branch	Kyzyl kiya branch	0,30%
0083	Batken region	Kyzyl kiya branch	Savings cash desk No 048-26-13 Kyzyl kiya	0,30%
0084	Batken region	Kyzyl kiya branch	Savings cash desk No 048-26-85 Kyzyl kiya	0,30%
0084	Batken region	Kadamzhay branch	Savings cash desk No 048-29-47 v. Khalmion	0,40%
0084	Batken region	Kadamzhay branch	Kadamzhay branch	0,40%
0084	Batken region	Kadamzhay branch	Savings cash desk No 048-29-78	0,40%