

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 card accounts for individuals at the “Islamic Window” Department, effective as of ____ 2026			
№	Type of service	Cost	Note
1. ACCOUNT OPENING AND MAINTENANCE			
1.1.	Account opening and maintenance		free of charge
1.2.	Minimum balance on the account		not applicable
1.3.	Reactivating of a previously closed account		free of charge
1.4.	Commission on accounts inactive for more than 3 years*		300 KGS
*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 including		20 KGS
2.2.2.	from 20 000,01 to 100 000,00 KGS including		35 KGS
2.2.3.	from 100 000,01 to 500 000,0 KGS including		50 KGS
2.2.4.	from 500 000,01 to 1 000 000,00 KGS including		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	0,02 % of the amount	min 50 USD; max 250 USD
2.4.1.2.	Commission for transfer in euros	0,02 % of the amount	min 30 EUR; max 300 EUR
2.4.1.3.	Commission for transfer in Kazakh tenge	0,01 % of the amount	min 1 000 KZT; max 5 000 KZT
2.4.1.4.	Commission for transfer in Russian rubles	0,01 % of the amount	min 300 RUB; max 1 500 RUB
2.4.1.5.	Commission for transfer in Chinese yuan	0,02 % of the amount	min 30 USD; max 300 USD
2.4.1.6.	Commission for transfer in UAE dirhams	0,02 % of the amount	min 50 USD; max 300 USD
2.4.1.7.	Commission for transfer in Turkish lira	0,02 % 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.	Cancellation, payment tracing, return of transfer after execution by ABank OJSC (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 ABank OJSC 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 000KGS 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	
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	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.	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 departments:		
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	free of charge	
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	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 1.			
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 through payment terminals			
6.1.	Operations within the network through payment terminals of ABank OJSC		
6.1.1.	Replenishment of the current account of ABank OJSC	free of charge	
6.1.2.	Replenishment of a card of ABank OJSC	free of charge	
6.1.3.	Repayment of a financing ABank OJSC	free of charge	
6.1.4.	Replenishment of a deposit of ABank OJSC	free of charge	
6.1.5.	Payment for services	according to the tariffs of the service aggregator/ terminals of the Bank's network	
6.2.	Operations through other devices of other Banks		

6.2.1.	Replenishment of the current account of ABank OJSC	according to the tariffs of the service aggregator/ terminals of the Bank's network
6.2.2.	Replenishment of a card of ABank OJSC	according to the tariffs of the service aggregator/ terminals of the Bank's network
6.2.3.	Repayment of a financing ABank OJSC	according to the tariffs of the service aggregator/ terminals of the Bank's network
7. OTHER OPERATIONS		
7.1.	Issuance of a certificate on the availability of an account indicating the balance	300 KGS
7.2.	Restoration and confirmation of settlement and cash documents	50 KGS per 1 document
7.3.	Issuance of a certificate of no indebtedness	300 KGS
7.4.	Issuance of current statements up to 1 month	free of charge
7.5.	Issuance of current statements from 1 month to 1 year	5 KGS per 1 page
7.6.	Issuance of archived statements over 1 year	100 KGS per 1 document
7.7.	Issuance of a statement on money transfers for a period	50 KGS per 1 page
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>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.</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%