TARIFFS FOR VISA ISLAMIC PAYMENT CARDS			
Transaction/Service		**SALARY PROJECT**	**INDIVIDUALS**
		Gold	**Gold**
№	**Card account currency**	KGS/USD	KGS/USD
1.	**Account opening and card issuance**		
1.1.	Primary / additional card	Free of charge	Free of charge
1.2.	Express issuance of primary / additional card	500 som/5$	500 som/5$
1.3.	Fee for closing a card account	Free of charge	Free of charge
2.	**Card maintenance**		
2.1.	**For the first year:**		
2.1.1.	Primary / additional card	Free of charge	Free of charge
2.1.2.	Minimum balance on the card account	100 som / $1	100 som / $1
2.2.	**For each subsequent year:**		
2.2.1.	Primary / additional card	250 som/3$	500 som/5$
3.	**Card reissuance, blocking, and unblocking**		
3.1.	Reissuance of primary/additional card (expiration)	Free of charge	Free of charge
3.2.	Reissuance of primary/additional card (loss, theft, change of cardholder's name, etc.)	500 som/5$	500 som/5$
3.3.	Card blocking	Free of charge	Free of charge
3.4.	Card unblocking	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:**		
4.1.1.	At the Bank's ATM network *	0%	0%
4.1.2.	At other banks' ATMs within the Kyrgyz Republic **	0%	0%
4.1.3.	At other banks' ATMs outside the Kyrgyz Republic	1.5%, min. 250 som/3$/3€	1.5%, min. 250 som/3$/3€
4.2.	**Cash withdrawals using a card at POS terminals:**		
4.2.1.	Within the Bank's network	0%	0%
4.2.2.	At other banks' terminals within the Kyrgyz Republic	0,5%	1%
4.2.3.	At other banks' ATMs outside the Kyrgyz Republic	1.5%, min. 250 som/3$	1.5%, min. 250 som / $3
4.3.	**Without a card**		
4.3.1.	At the Bank's cash department upon presentation of an ID	0,40%	0,40%
5.	**Non-cash payments for goods and services:**		
5.1.	Payment for goods and services by card via POS terminals or online purchases	Free of charge	Free of charge
6.	**Fee for depositing cash onto a card:**		
6.1.	Cash deposits at the Bank's teller window	Free of charge	Free of charge
6.2.	Cash deposits via the Bank's ATMs	Free of charge	Free of charge
6.3.	Cash deposits via the Bank's terminals	Free of charge	Free of charge
7.	**Card account balance information**		
7.1.	**Balance inquiry / mini-statement**		
7.1.1.	At the Bank's network of terminals ***	Inquiry - Free of charge, Mini-statement - 5 som / 0.1$	Inquiry - Free of charge, Mini-statement - 5 som / $0.1
7.1.2.	At other banks' terminals within the Kyrgyz Republic	60 som / $0.8	60 som / $0.8
7.1.3.	At other banks' ATMs outside the Kyrgyz Republic	60 som / $0.8	60 som / $0.8
8.	**Processing of financial claims related to the card**		
8.1.	At the Bank's network of terminals	100 som / 1.5 $	100 som / $1.5
8.2.	At other banks' terminals within the Kyrgyz Republic	200 som / $2 + acquiring bank fee	200 som / $2 + acquiring bank fee
8.3.	At other banks' terminals outside the Kyrgyz Republic / online	1,000 som / $10	1,000 som / $10
8.4.	Request for photo/video materials within the Bank's network of terminals for Bank customers	200 som / $2	200 som / $2
8.5.	Request for photo/video materials via other banks' terminal networks within the Kyrgyz Republic	200 som / $2 + acquiring bank fee	200 som / $2 + acquiring bank fees
8.6.	Request for photo/video materials via the Bank's network of terminals for customers of a third-party bank	700 som / $7	700 som / $7
8.7.	Fee for reviewing a disputed transaction on a third-party bank's card	700 som / $7	700 som / $7
9.	**Card return**		

9.1.	Through the Bank's network of terminals (*within 30 days*)	Free of charge	Free of charge
9.2.	Through the Bank's network of terminals (urgent return within 1–2 days)	500 som / $5	500 som / $5
9.3.	At other banks' terminals within the Kyrgyz Republic	According to third-party banks' tariffs	According to third-party banks' tariffs
9.4.	Fee for expedited return of a card withdrawn at Bank branches *(within one business day)*	Free of charge	Free of charge
10.	**PIN Change**		
10.1.	PIN change at an ATM	Free of charge	Free of charge
11.	**SMS alerts**		
11.1.	SMS notification service (monthly) ****	50 som / $0.7	50 som / $0.7
12.	**Signing up for AB24 Mobile Banking / Card-to-card transfers via AB24 Mobile Banking**		
12.1.	Mobile banking activation ****	Free of charge	Free of charge
13.	**Card-to-card transfers via AB24 mobile banking**		
13.1.	From a Bank card to a Bank card (to yourself)	Free of charge	Free of charge
13.2.	From a Bank card to a Bank card (to other Bank cards)	Free of charge	Free of charge
13.3.	Payment of utility and other services	According to the aggregator's tariffs	
13.4.	Fund transfers from a card account to a bank account held at the Bank	Free of charge	Free of charge
13.5.	Fund transfers from a card account to a bank account held at another bank	According to online banking tariffs	According to online banking tariffs
14.	**Via the Bank's ATMs**		
14.1.	Payment for utilities and other services via ATMs of banks in the Kyrgyz Republic	5 som / $0.1	5 som / $0.1
14.2.	Card-to-card transfers via the Bank's CARDEX ATMs	15 som / $0.2	15 som / $0.2
15.	**Daily card limits:**		
15.1.	**Pay Wave contactless payments without entering a PIN (at all merchant terminals)**		
15.1.1.	Number of transactions	10	10
15.1.2.	Max. amount per transaction	2,500 som / $25	2,500 som / $25
15.1.3.	Max. amount per transaction for third-party Visa cards at the Bank's POS terminals	2,500 som / $25	2,500 som / $25
15.2.	**Cash withdrawals at ATMs (Cash ATM)**		
15.2.1.	By number of transactions:	25	25
15.2.2.	By transaction volume:	250,000 som / $2,500	250,000 som / $2,500
15.3.	**Cash withdrawals at cash points (Cash POS)**		
15.3.1.	By number of transactions:	25	25
15.3.2.	By transaction volume:	250,000 som / $2,500	250,000 som / $2,500
15.4.	**Purchases at merchants (Purchase)**		
15.4.1.	By number of transactions:	25	25
15.4.2.	By transaction volume:	250,000 som / $2,500	250,000 som / $2,500
15.5.	**E-commerce Transaction**		
15.5.1.	By number of transactions:	25	25
15.5.2.	By transaction volume:	250,000 som / $2,500	250,000 som / $2,500
15.7.	**Online transactions (deposits/withdrawals) via the Bank's cash department (limit)**		
15.7.1.	By number of transactions:	No restrictions	No restrictions
15.7.2.	By transaction volume:	No restrictions	No restrictions
15.8.	**Deposits via Cash-in terminals**		
15.8.1.	By number of transactions:	No restrictions	No restrictions
15.8.2.	Transaction volume*****:	50,000 som	50,000 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 salary 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 Salary 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. Daily limits on Visa cards may 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); upon expiration of this period, the daily limit reverts to the standard limit.

7. Access to online banking is enabled by default but may be disabled upon the customer's written request or by the customer independently via AB24.

8. The fees listed include sales tax/VAT.

9. Fees are effective from the date the contracts and agreements are concluded and may be revised by the Bank unilaterally.

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

***Cash withdrawals are available only in the national currency; for foreign currency withdrawals, a fee is charged in accordance with Section 4.1.3*

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

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

******Deposits are made in the national currency; the amount is converted at the Bank's established exchange rate.*