BAKAIBANK

Premium VISA International Card Service Fees for Kyrgyz Republic Residents

(effective June 11, 2025)

	INDIVIDUALS			REVOLVING CARD FOR INDIVIDUALS		
Operation / service	**Platinum**	**Infinite**	**Infinite Diamond**	**Platinum**	**Infinite**	**Infinite Diamond**
Card account currency	**KGS/USD**	**KGS/USD**	**KGS/USD**	**KGS**	**KGS**	**KGS**
Card issuance, annual maintenance and reissuance						
1. account opening and card/sticker issuance						
1.1.Issuance of basic card/sticker	It's free	It's free	40,000 KGS/400 USD	It's free		40 000 soms
1.2.Issuance of each additional card/sticker	It's free	It's free	It's free	It's free		
1.3. urgent production of the main/additional card/sticker	500 KGS/6 USD	It's free	It's free	500 soms	It's free	It's free
1.4. card[1]/ sticker closing fee	100 KGS/1 USD	100 KGS/1 USD	100 KGS/1 USD	100 soms.		
2. Annual maintenance for the first year:						
2.1. main card/sticker	3,000 KGS/30 USD	10,000 KGS/120 USD	10,000 KGS/120 USD	3 000 soms	7 000 soms	7 000 soms
2.1.1. each additional card/sticker *(for Infinite additional cards) Gold card) is available free of charge [2])*	3,000 KGS/30 USD	8,000 KGS/100 USD	8,000 KGS/100 USD	3 000 soms	7 000 soms	7 000 soms
2.2 Annual maintenance for each subsequent year:						
2.2.1. main/stickers	3,000 KGS/30 USD	8,000 KGS/100 USD	8,000 KGS/100 USD	3 000 soms	7 000 soms	7 000 soms
2.2.2. each additional card/sticker *(for Infinite cards additional Gold card) is provided free of charge)*	3,000 KGS/30 USD	8,000 KGS/100 USD	8,000 KGS/100 USD	3 000 soms	7 000 soms	7 000 soms
2.2.3 Annual maintenance in case of a one-time contribution for 5 years at account opening	not provided for	35,000 KGS/400 USD	70,000 KGS/700 USD	not provided for	30,000 soms	70 000 soms
3. Reissuing, blocking, unblocking of the card						
3.1 Reissuance of the card/sticker (expiration of the term)	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
3.2 Reissuance of card/sticker (loss, theft, change of full name) holder and other upon the Client's request)	free of charge		30,000 KGS/300 USD	free of charge		30,000 soms
3.3 Blocking and Unblocking a card/sticker	free of charge	free of charge	It's free	free of charge	free of charge	It's free
Additional benefits						
4.1 Loyalty program (cashback[3])	In accordance with the current promotional offer[3]					
4.1.1 Remuneration on balance in KGS, p.a. [4]	not provided for			not provided for	not provided for	not provided for
4.2 Advantages of Revolving (Credit) Card.						
4.2 Loyalty program, granting a grace period on credit cards (grace period of up to 65 days, during which the Bank does not charge interest for using the credit limit on the card, when making non-cash purchases through POS terminals)*	not provided for	not provided for	not provided for	Overbalance (card replenishment over the limit) - allowed.		
				Loan rate - from 0% or 28% per annum (0% for a grace period of up to 65 days).		
Fee for cash withdrawal and payment for goods and services						
5. Fee for cash withdrawal using the card:						
5.1 At ATMs:						
5.1.1 In the network of the Bank's devices ***	0%	0%	0%	1%	1%	1%
5.1.2 In the network of devices of other Banks within the Kyrgyz Republic	0%	0%	0%	1%	1%	1%
5.1.3 In the network of devices of other Banks outside the Kyrgyz Republic	1% (min 250 KGS/3$)			1% (min 250 KGS/3$)		
5.2 In POS-terminals (bank cash desk):						
5.2.1 In the Bank's device network	0%/1.0%(min $1 [9])	0%/1.0%(min $1 [9])	0%/1.0%(min $1 [9])	1%	1%	1%
5.2.2 In the network of devices of other Banks within the Kyrgyz Republic	1% (min 250 KGS/3$)			1% (min 250 KGS/3$)		
5.2.3 In the network of devices of other Banks outside the Kyrgyz Republic	1% (min 250 KGS/3$)			1% (min 250 KGS/3$)		
6. Without device						
6.1 Withdrawal of funds at the Bank's cash desk without presenting maps:	0.3%/1.0%(min $1 [9])	0.3%/1.0%(min $1 [9])	0.3%/1.0%(min $1 [9])	not provided for	not provided for	not provided for
7. Cashless payment for goods and services	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
Fee for cash acceptance on cards						
8.1.Cash deposit h/by the Bank's cash desk, ATM Cash-In, by Bank terminals [5].	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
Information on card account status						
9.1 Balance request						
9.1.1 In the Bank's device network	1 KGS/0.02 USD			1 som		
9.1.2 In the network of devices of other Banks of the KR	60 KGS/0.8 USD. USD			60 soms.		
9.1.3 In the network of devices of other Banks outside the Kyrgyz Republic	60 KGS/0.8 USD. USD			60 soms.	60 soms.	60 soms.
9.2 Requesting a mini statement						
9.2.1 In the Bank's device network	5 KGS/0.06 USD			5 soms.	5 soms.	5 soms.
9.2.2 In the network of devices of other Banks of the KR	60 KGS/0.8 USD			60 soms.	60 soms.	60 soms.
9.2.3 In the network of devices of other Banks outside the Kyrgyz Republic	60 KGS/0.8 USD			60 soms.	60 soms.	60 soms.
9.3 Providing an extract						
9.3.1 Monthly statement	free of charge			free of charge		
9.3.2 Additional statement	free of charge			70 soms.	70 soms.	70 soms.
9.3.3 Provision of certificates for the period of	250 KGS/3 USD			250 soms		
Other commissions						
10.1 Consideration of a financial claim on the card						
10.1.1 In the Bank's device network	free of charge	free of charge	free of charge	free of charge	free of charge	free of charge
10.1.2 In the network of devices of other Banks within the CD[8]	250 KGS/3 USD+ MPS VISA fee			250 soms + commission of MPS VISA		
10.1.3 In the network of devices of other Banks outside the KR[8]	1,000 soms/11 US dollars			1 000 soms	1 000 soms	1 000 soms
10.1.4. Dop of the VISA Financial Review Commission claims[8]	according to VISAMPS tariffs			according to VISAMPS tariffs		
10.2 Return of the card						
10.2.1. In the Bank's device network *(within 30 days)*	free of charge			free of charge	free of charge	free of charge
10.2.2 In the Bank's device network (urgent refund)	600 KGS/7 USD			600 soms		
10.2.3 In the network of devices of other Banks within the Kyrgyz Republic	According to the acquiring bank's tariffs					
10.2.4 In the network of devices of other Banks outside the Kyrgyz Republic	not provided for					
10.2.5. Fee for urgent return of the card withdrawn at the branches Jar *(within one day)*	It's free	It's free	It's free	It's free	It's free	It's free
10.3 Providing photo and video report on the map						
10.3.1 In the Bank's device network	100 KGS/1.5 USD			100 soms.		
10.3.2 In the network of devices of other Banks within the Kyrgyz Republic	according to the tariffs of the Bank-Acquirer+100 KGS/1.5 USD			according to the tariffs of the Bank-Acquirer+100 KGS/1.5 USD		
10.3.3 In the network of devices of other Banks outside the Kyrgyz Republic	not provided for			not provided for		
10.3.4 For clients of a third-party bank	600 soms			600 soms		
10.4 Change of PIN code						
10.4.1 Change of PIN-code in ATM/Mobile Banking	It's free	It's free	It's free	It's free	It's free	It's free
10.5 Commission for VISA IPS services	according to VISA MPS tariffs					
SMS alert						
11.1 Provision of SMS notification service						
11.1.1 Monthly	70 soms/1dollar. US			70 soms.		
11.1.2 Annually	700 KGS/10 USD. USD			700 soms		

Transfers of funds from card to card and payment for services from card:						
12. Connection to Internet banking[6]	It's free	It's free	It's free	It's free	It's free	It's free
12.1. via Internet/mobile banking of the Bank:						
12.1.1.1. from the Bank's card to the Bank's card (to oneself)	0%	0%	0%	0%	0%	0%
12.1.1.2. from the Bank's card to the Bank's card (to other Bank's cards)	0%	0%	0%	0%	0%	0%
12.1.1.3. from the bank card to other cards within the Kyrgyz Republic	0%[10]	0%[10]	0%[10]	0%[10]	0%[10]	0%[10]
12.1.1.4 from bank card to foreign cards	1% (min2)	1% (min2)	1% (min2)	1% (min2)	1% (min2)	1% (min2)
12.1.1.5. Payment for utilities and other services	It's free	It's free	It's free	It's free	It's free	It's free
12.2 Transfers of funds from card account to bank account account opened with the Bank	It's free					
12.3 Transfers of funds from card account to bank account account opened with another Bank	According to the approved Tariffs for non-cash transfer					
Daily limits on Visa Payment System cards:						
13.1 Pay Wave contactless payments without entering a pin code (in all devices of Points of sales)						
13.1.1. quantity	10	10	10	10	10	10
13.1.2 Max. amount of 1 transaction	4 000 soms	4 000 soms	4 000 soms	4 000 soms	4 000 soms	4 000 soms
13.1.3. Max. amount of 1 transaction for VISA cards of third-party banks in POS-terminals of the Bank	4 000 soms	4 000 soms	4 000 soms	4 000 soms	4 000 soms	4 000 soms
13.2 Cash in ATM (Cash ATM):						
13.2.1. by number of operations:	20			20	20	20
13.2.2. by volume of operations:	500,000 KGS/6,000 USD			500,000 soms		500,000 soms
13.3 Cash-in at Cash POS (Cash POS)						
13.3.1. by number of operations:	20	20	20	20	20	20
13.3.2. by volume of operations:	500,000 KGS/ 6,000 USD	1,000,000 KGS/12,000 USD	1,000,000 KGS/12,000 USD	500,000 soms	1 000 000 soms	1 000 000 soms
13.4 Purchase from the Points of Sale (Purchase)						
13.4.1. by number of operations:	20	20	20	20	20	20
13.4.2. by volume of operations:	500,000 KGS/ 6,000 USD	1,000,000 KGS/12,000 USD	1,000,000 KGS/12,000 USD	500,000 soms	1 000 000 soms	1 000 000 soms
13.5 Visa Direct/Visa+ money transfers [11]	**Inside the Kyrgyz Republic/outside the Kyrgyz Republic**					
13.5.1 Min. amount of 1 transaction	10 KGS /2 USD			10 KGS /2 USD		
13.5.1.1 Max. amount of 1 transaction	200,000 KGS/2500 USD			200,000 KGS/2500 USD		
13.5.2. daily						
13.5.2.1. by number of operations:	20	20	20	20	20	20
13.5.2.2. by volume of operations:	1,000,000 KGS/10,000 USD			2,000,000 KGS/20,000 USD USDOLLARS		
13.5.3. weekly						
13.5.3.1. by number of operations:	50	50	50	50	50	50
13.5.3.2. by volume of operations:	KGS 2,000,000/20,000 USD USDOLLARS			KGS 2,000,000/20,000 USD USDOLLARS		
13.5.4 monthly						
13.5.4.1. by number of operations:	150	150	150	150	150	150
13.5.4.2. by volume of operations:	5,000,000 KGS/50,000 USD USDOLLARS			5,000,000 KGS/50,000 USD USDOLLARS		
13.6 Money transfers and payment for services in Internet/mobile banking "BakAi"						
13.6.1 Payment for Services:						
13.6.1.1. by quantity:	without limitation					
13.6.1.2. by volume:	200,000 soms	200,000 soms	200,000 soms	200,000 soms	200,000 soms	200,000 soms
13.6.2 Money transfers						
13.6.2.1. by quantity:	without limitation					
13.6.2.2. by volume:	200,000 soms	200,000 soms	200,000 soms	200,000 soms	200,000 soms	200,000 soms
13.7 Internet transaction (E-commerce)						
13.7.1. by number of operations (standard):	10			10		
13.7.2. by volume of operations (standard):	50,000 KGS/600 USD			50,000 soms		
13.8. Online transactions (deposit/withdrawal) through the Bank's cash desk						
13.8.1. by number of operations:	without limitation					
13.8.2. by volume of operations:	without limitation					
13.9 Replenishment via Cash-in terminals						
13.9.1. by number of operations:	without limitation					
13.9.2. by volume of operations:	100,000 soms	100,000 soms	100,000 soms	100,000 soms	100,000 soms	100,000 soms

Notes:

[1] In case of closing the card account by the Bank in case of absence of operations for more than 12 months, the amount is written off within the amount of the balance on the card account, but not more than 100 KGS/1 USD.
[2] Free for VISA Infinite cards (not more than 3 additional VISA cards of any category, except VISA Infinite)

[3] Loyalty program (cashback-cashback) is provided on cards in the absence of accrual of interest on the balance (annual) of funds

*QR payments are not eligible for the bonus. Loyalty program-action (cashback-cashback) for WP projects is provided for cards with no interest (annual) accrued on the balance of funds. For revolving cards cashback is accrued only on borrowed funds. The Loyalty Program is provided for Salary projects with at least 5 employees; In case of absence of salary crediting on card accounts of employees for three or more months, the Bank has the right to disconnect the cards of the salary project from the Loyalty Program;
The Bank reserves the right to refuse to pay Cashback to the client in case of detection/suspicion of sham transactions made by the client, which were not for the purpose of payment for real goods/services. And also not to accrue bonuses on some categories of sellers at its discretion.

[4] Interest on the balance (annualized) is accrued on a monthly basis.

*
Credit card grace period is available up to 65 days, which includes:
Settlement period - until the end of the calendar month, during which all card transactions are recorded.
Payment period - 35 days from the end of the billing period, during which the client can repay the debt without accruing interest.
The grace period applies to non-cash payments (both virtual and physical). In case of non-payment of the debt before the end of the grace period, interest will be accrued on the entire amount of debit transactions, starting from the date of their fulfillment. To renew the grace period, the client must repay the debt in full, including accrued interest. During the payment period, the credit card holder can continue to use the credit limit, and new expenses will be taken into account in the next grace period.
For cash withdrawals, payments via QR code and other payment transactions, interest is charged from the moment the funds are debited.

[5] Please note that when replenishing BAKAI BANK OJSC cards (Visa and Elkart), you should select replenishment of BAKAI BANK OJSC cards in devices/e.wallets!
[6] The service shall be provided according to the Customer's request;
[7] Transfers can be made to all ELKART and VISA cards;
[8] In case it is necessary to submit a dispute via VISA IPS, an additional fee of USD 11 per each disputed transaction will be charged. An additional fee of USD 11 for each disputed transaction. The minimum amount of the dispute to be considered is 15 USD.
** If the cardholder's name is embossed on the card and the client has been identified.
[9] Temporary commission for cashing non-cash US dollars According to Protocol No. 120 of 11.07.2023. At cashing in national currency the commission 0.3%
*** Maximum amount of one-time cash withdrawal for the Bank's customers at the Bank's ATMs - 40 000 soms
[10][11] Free of charge until 31.12.2025 as part of the Bank's Promotion.
[11] Visa Direct-transfer by card number, Visa + by phone number.

Note:

1. Daily limits on VISA card may be increased upon written application of the client, after review by the Bank.

2. By default, access to Internet transactions is connected with a reduced limit. In case of limit increase or access closure a Client's Application is required. The Customer can also increase the limit via BakAi IB within the allowed limit (taking into account the card type)

3. Rates are inclusive of sales tax and VAT.

4. Tariffs are effective from the moment of conclusion of contracts and agreements and may be revised unilaterally by the bank.

Upon obligatory presentation of VISA Platinum card the following discounts on banking services for the cardholder are valid:
- *free provision of bank account references; Additional advantages for*

VISA Platinum cardholders
- *2 free visits to the Lounge zone;*
- *compensation for flight and baggage delays;*
- *round-the-clock concierge service support (chatbot);*

Upon obligatory presentation of VISA Infinite card the following discounts on banking services for the cardholder are valid:
- *service in the Bank's VIP cabin;*
- *50% for SWIFT transfers (minimum and maximum according to tariffs - no discount);*
- *free opening and maintenance of demand settlement accounts;*
- *free bank account statements;*
- *50% discount on safe deposit box rental*

Additional advantages for VISA Infinite cardholders
- *6 free visits to the Lounge zone;*
- *6 free visits to Manas airport VIP lounge;*
- *travel insurance;*
- *a VIP manager is provided;*
- *24-hour concierge service support (chatbot) until 31.12.2024 free of charge;*