

**Charges of BAKAI BANK OJSC for issuing and servicing an ELCARD national payment card for INDIVIDUALS**  
valid from 30.07.2018

	TRANSACTIONS/SERVICES	Charges
<b>1</b>	<b>PRINCIPAL/ ADDITIONAL CARD ISSUANCE</b>	
1.1.	Card issuance and opening a card account according to the standard procedure (in standard mode the card is issued in 5 business days for Bishkek city and in up to 13 business days for KR provinces)	<b>Free</b>
1.2.	Commission for urgent card issuance (2 business days for Bishkek city and up to 7 business days for KR provinces)	<b>KGS 200</b>
1.3.	Annual card maintenance fee for the 1st year	KGS 100
1.4.	Annual card maintenance fee for the 2nd year and subsequent years	KGS 100
1.5.	Re-issuance of the principal / additional card upon expiration	<b>Free</b>
1.6.	Re-issuance of the principal / additional card in case of loss, theft or damage	KGS 100
1.7.	Minimum amount	<b>0</b>
<b>2</b>	<b>CASH WITHDRAWAL in PERIPHERAL DEVICES (ATMs and POS-terminals)</b>	
2.1.	<i>In the devices of BAKAI BANK OJSC (maximum amount of cash dispensed per one transaction in ATMs is KGS 15 000)</i>	<b>0,3%</b>
2.2.	<i>In the devices of partner banks of the Friendly Network *** (maximum amount of cash dispensed per one transaction in ATMs – from KGS 8000 to 15000)</i>	<b>0,3%</b>
2.3.	<i>In the devices of other banks</i>	<b>0,6%</b>
<b>3</b>	<b>NON-CASH PAYMENTS FOR GOODS AND SERVICES</b>	<b>Free</b>
<b>4</b>	<b>TRANSFER OF FUNDS</b>	
4.1.	Transfer of funds from the bank account to the card account opened in the Bank	<b>Free</b>
4.2.	Transfer of funds from the bank account to the card account opened in another Bank	According to the set charges for non-cash transfers
4.3.	CARDEX card-to-card (local) cash transfers in own devices (Note: the limit is set in the amount of KGS 50000 per one transfer)	KGS 15
<b>5</b>	<b>REPLENISHMENT OF CARD ACCOUNTS</b>	<b>Free</b>
<b>6</b>	<b>INFORMATION ABOUT THE CARD ACCOUNT</b>	
6.1.	<b>Monthly statement (at the request of the client)</b>	<b>Free</b>
6.2.	<b>Request of a STATEMENT for the card account in peripheral devices (ATMs and POS-terminals)</b>	
6.2.1	In the devices of BAKAI BANK OJSC	<b>Free</b>
6.2.2	In the devices of the Friendly Network	<b>KGS 1,0</b>
6.2.3	In the devices of other banks	<b>KGS 5,0</b>
6.3.	<b>Request of a MINI STATEMENT in ATMs</b>	
6.3.1	In ATMs of BAKAI BANK OJSC	<b>Free</b>
6.3.2	In ATMs of the Friendly Network	<b>KGS 5,0</b>
6.3.3	In ATMs of other banks	<b>KGS 5,0</b>
<b>7</b>	<b>BLOCKING THE CARD</b>	
7.1.	Inclusion in the stop list (a card included in the stop list cannot be unblocked and must be re-issued)	<b>KGS 20</b>
7.2.	Temporary blocking	<b>Free</b>
7.3.	Commission for unblocking the card	<b>Free</b>
7.4.	Closing the card account	<b>Free</b>
<b>8</b>	<b>'SMS NOTIFICATION' SERVICE</b>	
8.1.	Commission for activating the 'SMS notification' service	<b>Free</b>
8.2.	Commission for providing the 'SMS notification' service (the Client is charged a subscription fee on a monthly basis, on the first day of the month for the next month). The service is activated automatically. A written request from the Client is required to deactivate this service.	<b>KGS 50</b>
<b>9</b>	<b>OTHER COMMISSIONS</b>	
9.1.	Commission for returning cards forgotten by clients in the ATMs of BAKAI BANK OJSC. The card is returned in the period of regular encashment or within a maximum of 30 (thirty) business days.	<b>KGS 100</b>
9.2.	Commission for returning the card seized by the devices of another bank. The card is returned in the period of regular encashment or within a maximum of 60 (sixty) business days.	<b>KGS 100</b>
9.3.	Commission for reviewing a financial claim against a transaction executed in a device of BAKAI BANK OJSC, the Friendly Network *** or a third-party Bank. Standard review period is up to 30 (thirty) business days.	<b>KGS 100</b>
9.4.	Cash withdrawal from the card account (at the request of the client)**** if no payment (bank) card is available	<b>0,3%</b>
9.5.	Card account transactions via Internet banking	<b>Free</b>
9.6.	PIN code change (in the Bank's ATMs)	<b>Free</b>
<b>10</b>	<b>DAILY LIMITS*****</b>	
10.1.	Cash withdrawal at an ATM	Amount in KGS Number of transactions <b>100 000</b> <b>7</b>
10.2.	Cash withdrawal at a cash point	Amount in KGS Number of transactions <b>200 000</b> <b>5</b>
10.3.	Purchases in trade and service enterprises (TSEs)	Amount in KGS Number of transactions <b>70 000</b> <b>100</b>
10.4.	Online purchases*****	Amount in KGS Number of transactions <b>70 000</b> <b>5</b>
10.5.	Payments for public utilities	Amount in KGS Number of transactions <b>15 000</b> <b>10</b>

\* Note: charges include sales tax and VAT.

\*\* Charges are valid at the moment of signing agreements and contracts and can be revised by the Bank on a unilateral basis.

\*\*\* As of 20 October 2016, the Friendly Network includes the following banks: Bakai Bank OJSC, KICB CJSC, Aiyl Bank OJSC, Bank of Asia CJSC, Dos-Kredobank OJSC, Finance Credit Bank OJSC, BTA Bank CJSC.

\*\*\*\* Upon receiving the request, funds are issued on the following business day after 14:00 h.

\*\*\*\*\* Daily limits for ELCARD can be increased at the written request of the client.

\*\*\*\*\* Online purchases can be activated at the written request of the client.