

BAKAI BANK Open Joint-Stock Company
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**Commission charges for services of BAKAI BANK OJSC for individuals
 valid from 12.11.2018**

№	Service Type	Cost		Note
I. Opening and closing accounts				
1.1	Opening an account	100 KGS		Opening an account is free for the Bank's borrowers obtaining a loan
1.2	Account maintenance	free		
1.3	Closing an account	100 KGS		Or its equivalent in other currencies
1.4	Restoring an account	150 KGS		Per 1 account in all currencies
1.5	Provision of daily account statements	free		
1.6	Provision of statements:			
1.7	- by e-mail	10 KGS		per each statement
1.8	- internet statement	free		
1.9	Provision of a summary account statement:	- for a period of up to 1 month – 50 KGS - over 1 month and up to 6 months - 100 KGS 6 months to 1 year – 200 KGS - over 1 year - 300 KGS		per each document
1.10	Provision of copies of account documents for a period of time	50 KGS		per each document
1.11	Provision of statements and p/o by fax	20 KGS (local) – 200 KGS (international)		per page
1.12	Opening, closing and restoring an account; provision of a summary statement for senior citizens (pensioners)	0 KGS		upon presentation of a pensioner's identity document
1.13	Minimum balance	0 KGS		in all currencies
II. Remote banking services ('Bank – Client', 'Internet Banking', 'Mobile Banking'*)				
2.1	Service provision	free		<i>Daily limits for conversion are 400 000 KGS. Daily limits for external payments - 200 thsd. KGS. Limits can be revised by the Bank by written request.</i>
2.2	Card account transactions via Internet Banking	free		<i>Elcard and VISA payment cards issued by the Bank</i>
2.3	Monthly subscription fee for servicing	free		
2.4	On-site visit by a specialist for installing the 'Bank-Client' system	600 KGS		
2.5	Re-issuance of PIN envelopes with access identifiers for the 'Internet Banking' and 'Mobile Banking' systems (in case of a PIN envelope loss)	100 KGS		for each re-issuance
2.6	Generation of a new electronic digital signature (EDS) for the 'Bank-Client' system	100 KGS		for each generation
III. Cash and settlement services				
3.1	Intra-bank and inter-branch transfers upon submission of a payment order from 09:00 to 16:30	free		item 3.12 is paid for separately
3.2	Transfer to other banks by clearing on behalf of the client upon submission of a payment order from 09:00 to 11:00	Amount range	Cost	per each order
		0,01 - 5 000,00	10	
		5 000,01 - 20 000,00	15	
		20 000,01 - 100 000,00	35	
		100 000,01 - 500 000,00	50	
3.2.1	Accepting payments to the state budget, the Social Fund of the KR without opening an account	Amount range	Cost	per each order
		0,01 - 100,00	10	
		100,01 - 5000,00	20	
		5000,01 - 10 000,00	30	
		10 000,01 - 100 000,00	50	
3.3	Transfers on behalf of the client to other banks by gross upon submission of a payment order from 09:00 to 15:30	100 KGS		
3.4	Transfers in US dollars and euros on behalf of the Bank's clients to a beneficiary – client of other banks (OUR – all expenditures are borne by the sender):			item 3.12 is paid for separately
3.4.1	- upon submission of a payment order from 09.00 to 15.00	0,2% from the transfer amount, USD - min 1400 KGS;- max 20 000 KGS EUR - min 1800 KGS;- max 20 000 KGS		
3.4.2	- upon submission of a payment order from 15.00 to 16.00 (execution on the following day)			
3.4.3	- upon submission of a payment order from 15.00 to 16.00 (express transfer – execution on the same day)	Main commission fee + 700 KGS		
3.5	Transfers in US dollars with 'GUARANTEED OUR' instruction (with a guarantee of receipt by the beneficiary):			item 3.12 is paid for separately
3.5.1	- upon submission of a payment order from 09.00 to 15.00	Main commission fee + 2000 KGS		Main commission fee is 0,2% from the transfer amount, USD - min 1400 KGS;- max 20 000 KGS

3.5.2	- upon submission of a payment order from 15.00 to 16.00 (express transfer – execution on the same day)	Main commission fee + 2200 KGS	Main commission fee is 0,2% from the transfer amount, USD-min 1400 KGS;- max 20 000 KGS
3.6	Transfers in US dollars with BEN instruction:		i.3.12 is paid for separately
3.6.1	- upon submission of a payment order from 09.00 to 15.00	1200 KGS	
3.6.2	- upon submission of a payment order from 15.00 to 16.00 (express transfer – execution on the same day)	1800 KGS	
3.7	Transfers in EURO with BEN instruction (all costs borne by the beneficiary)		
3.7.1	upon submission of a payment order from 9.00 to 15.00	1800 KGS	
3.7.2	upon submission of a payment order from 15.00-16.00 (express transfer – execution on the same day)	2200 KGS	
3.8	Transfers in Russian rubles:		i.3.12 is paid for separately
3.8.1	- upon submission of a payment order in Russian rubles from 09.00 to 15.00	0,1%, min 500 KGS - max 2 000 KGS	
3.8.2	- upon submission of a payment order in Russian rubles from 15.00 to 16.00 (express transfer – execution on the same day)	Main commission fee + 500 KGS	
	<i>Note: payment orders sent via distant banking service according to items 3.4.-3.8 are executed on the same day from 09.00 to 16.30</i>		
3.9	Transfers in Kazakhstani tenge: Upon submission from 09.00 to 15.00 execution on the same day, including payment orders sent via distant banking service	0,1%, min 500 KGS - max 2 000 KGS	If the payment order is submitted after 15.00, it is executed on the following day
3.10	Transfers in Chinese yuan: - upon submission of a payment order from 09.00 to 13.00 (execution on the same day)	0,2%, min 1100 KGS - max 20 000 KGS	If the payment order is submitted after 13.00, it is executed on the following day
3.11	Transfers in other currencies: JPY, CHF – upon submission from 09.00 to 14.00 execution on the same day Currencies except for JPY, CHF - upon submission from 09.00 to 15.00 execution on the same day	0,2% from the transfer amount, - min 2000 KGS; - max 20000 KGS	item 3.12 is paid for separately
	<i>Note: payment orders sent via distant banking service according to item 3.11, except for JPY, CHF, are executed on the same day from 09.00 to 16.30</i>		
3.12	Conversion of foreign currency to the non-cash form provided that the funds are deposited in cash		set by the Bank's regulation depending on the market conditions
3.13	Return of the transfer, modification, search, cancellation of the executed payment at the request of the client	KGS - 100 KGS EUR, USD and other currencies - 4000 KGS + commission fee of third-party banks (upon service provision) KZT, RUB - 1000 KGS CNY - 2800 KGS	The main commission fee is charged before service provision. Commission of third-party banks is charged from the client's account upon service provision.
3.14	Conducting correspondence with foreign banks upon request/application of the client	2500 KGS	
3.15	Commission fee for returning SWIFT amounts not confirmed with documents	EUR, USD, CNY and other currencies - 20 \$ KZT, RUB - 200 KGS	
3.16	Provision of a SWIFT confirmation of the money transfer	- for a period of up to 3 months - 100 KGS - over 3 months and up to one year - 150 KGS	
3.17	Request of additional information on the incoming payment (by client's request)	KGS - 50 KGS EUR, USD, CNY and other currencies - 2500 KGS KZT, RUB - 1000 KGS	per one amount
3.18	Registration of p/o at client's request	50 KGS	per each p/o
3.19	Money transfer systems:		
3.19.1	Transfers via international transfer systems		According to fees of transfer systems
3.19.2	Transfer via 'Bakai Transfer' local money transfer system***	in national currency: up to 50 000 KGS - 50 KGS ; from 50 001 to 1 000 000 KGS 0,1% from the transfer amount	per 1 transfer
		In foreign currency: up to 670 USD - 1 USD , up to 670 EUR - 1 EUR , up to 33 400 RUB - 50 RUB ; up to 133 400 KZT - 200 KZT ; from 671 up to 20 000,0 USD; from 671 up to 15 000,0 EUR; from 33 401 up to 700 000,0 RUB from 133 401 up to 3 000 000,0 KZT 0,15% from the transfer amount	per 1 transfer
3.19.2.1	For transfers from SB №20, №53	from 671 up to 20 000 USD from 671 up to 15 000 EUR 0,20% from the transfer amount	per 1 transfer
3.20	Cash services:		

3.20.1	- accepting cash funds to be credited to own account	free		
3.20.2	- crediting cash funds to an account of the third party:			
3.20.2.1	Bishkek Head Office	10 KGS; 20 KGS		- up to 1000 KGS - 10 KGS; - 1001 and more - 20 KGS
3.20.2.2	Savings banks in Bishkek city	0,1% (min. 20 KGS)		from the amount/per each transaction
3.20.2.3	Branches and savings banks of branches	10 KGS; 20 KGS		- up to 20 000 KGS - 10 KGS; - 20 001 and more - 20 KGS
3.20.3.	- for processing small banknotes and coins in national currency (with a value of 50 and lower)	0,3%		Provided that the volume of small banknotes and coins exceeds 15% of the total amount of funds deposited to the account. The commission fee is charged only from the volume of small banknotes and coins.
3.20.4.	- for processing small banknotes in foreign currency Small bills include: USD – 1, 5, 10, 20 EUR – 5, 10, 20 RUB – 10, 50, 100 KZT – 100, 200	1,0%		from the amount of small banknotes that exceeds 10% of the total volume of deposited funds
3.20.5.	Checking banknotes for authenticity	10 KGS, max. 1000 KGS		Per each banknote
3.20.6.	Exchange of old banknotes	KGS free	other currencies 1%	according to the criteria for old banknotes. The Bank has the right to refuse to accept old foreign currency banknotes.
3.21	Cash withdrawal from the account:			
3.21.1	- in the amount of cash funds previously deposited within the same settlement****	free		
3.21.2	- upon the condition of an interbranch transfer (from one settlement to another)	KGS 0,3%	other currencies 0,5%	min 150 KGS, with the exception of pensions and benefits
3.21.3	- when withdrawing cash received in non-cash form	KGS 0,3%	other currencies 0,5%	
3.21.4	- cashing out benefits, pensions	- free for transfers from KR; - for transfers from abroad – in accordance with item 3.21.3.		
3.21.5	- Receipt of loan funds from the current account by the Bank's borrowers in the amount of sums deposited as part of an approved loan	free		
3.22	Conversion transactions with cash and non-cash foreign currencies	free		The commission fee is included in the exchange rate
3.23	Crediting non-cash funds to clients' accounts			
3.23.1	Crediting funds of clients in national currency	free		
3.23.2	Crediting funds of clients in foreign currency:			
3.23.2.1	Crediting through correspondent accounts in accordance with the approved list of Bank's correspondent accounts*****	free		
3.23.2.2	Crediting through other correspondent accounts not indicated in the approved list of Bank's correspondent accounts	40 USD or equivalent in other currencies		crediting is done within 2 business days
3.23.3	Crediting of the Bank's funds to clients' accounts, except for administrative and business expenses of the Bank	from 3000 to 750 000 KGS, RUB from 50 to 10 000 USD from 50 to 8 000 EUR from 250 to 60 000 CNY from 15000 to 3 750 000 KZT		1,5% of the amount
		from 750 001 KGS, RUB from 10 001 USD from 8 001 EUR from 60 001 CNY from 3 750 001 KZT		1,0% of the amount

3.24	Provision of certificates to clients (on account opening and/or closing, confirmation of account opening and/or account balance information):		
3.24.1	Provision of the certificate, if the account has been used for more than 3 months	250 KGS	per each document
3.24.2	Provision of the certificate, if the account has been used for less than 3 months	1000 KGS	per each document
3.25	Other certificates (with the exception of certificates indicated in item 3.24)	1000 KGS	per each document
3.26	Finding references/certificate in the archive at the client's request:		
3.26.1	- for a period of up to 2 years from the transaction date	150 KGS	per each document
3.26.2	- for a period of 2 - 3 years from the transaction date	300 KGS	
3.26.3	- for a period of 3 – 6 years	500 KGS	
IV. Transactions with payment cards			
Cash withdrawal in peripheral devices (ATMs and POS - terminals)* :			
4.1.	VISA		
4.1.1.	In the devices of Bakai Bank OJSC (Maximum amount of cash dispensed per one transaction at an ATM – 15 000 KGS/ 300 USD)	0,7%	From the withdrawal amount. Detailed information on VISA payment card charges is provided separately.
4.1.2.	In the devices of partner banks of the Friendly Network ***** (Maximum amount of cash dispensed per one transaction in ATMs of the Friendly Network – from 8000 to 15000 KGS/ from 200 to 300 US dollars)	0,7%	
4.1.3.	In the devices of other banks	1,25%; min commission fee 200 KGS / \$ 4	
4.1.4.	Using cards issued by other banks in the devices of Bakai Bank		
4.1.4.1.	In ATMs of Bakai Bank	0% + commission of the issuing bank	
4.1.4.2.	In POS terminals (in cash offices of Bakai Bank) using VISA cards of other banks	1,25%; min commission fee 200 KGS / \$ 4	
4.2.	ELCARD		
4.2.1.	In devices of Bakai Bank OJSC (Maximum amount of cash dispensed per one transaction at an ATM – 15 000 KGS)	0,3%	From the withdrawal amount. Detailed information on Elcard charges is provided separately.
4.2.2.	In devices of partner banks of the Friendly Network ***** (Maximum sum of cash dispensed per one transaction in ATMs of the Friendly Network – from 8000 to 15000 KGS)	0,3%	From the withdrawal amount. Detailed information on Elcard charges is provided separately.
4.2.3.	In devices of other banks	0,6%	
4.3	Withdrawal of funds from the card account (at client's request)		
4.3.1	ELCARD	0,3%	Cash funds are issued on the next working day after 14.00 upon receiving the client's application
4.3.2	VISA	0,7%	
V. Transactions in securities			
5.1	Buying GTB for non-residents		
5.1.1	- in the amount of up to 200 000 KGS	200 KGS	
5.1.2	- from 200 000 KGS to 2 000 000 KGS	400 KGS	
5.1.3	- from 2 000 000 KGS to 3 000 000 KGS	600 KGS	
5.1.4	- over 3 000 000 KGS	1000 KGS	
5.2	Brokerage services in the government securities market are provided to residents free of charge		
VI. Keeping valuables in individual safety deposit boxes			
6.1	Keeping valuables in individual safes	24x38x17 cm 24x38x47 cm	Minimal rental period is 3 months. Fees for rental *****
6.1.1	Keeping valuables in individual safes of the Issyk-Kul branch: SB 56	17 KGS - 24x38x17 cm 22 KGS- 24x38x47 cm	minimal rental period is 7 days the rental service is valid from 08.06.2017 to 15.09.2017
6.2	Opening a safety deposit box, in case of a key loss	2000 KGS	per 1 box
6.3	Deposit for safety boxes	2000 KGS	per 1 box; when the box is closed the deposit is returned
VII. Issue of forms			
7.1	Signature card	free	per one card
VIII. Escrow account			
8.1	Opening an account	free	
8.2	Opening an account for participants of SMC 'Mortgage Loan' *	free	

8.3	Transaction fee	0,2% from the transaction amount, min. 1500 KGS -- max. 10 000 KGS	The commission fee is paid in full amount from the moment of opening an escrow account. Commission fee cannot be refunded after opening an escrow account.
8.4	Transaction fee for participants of SMC 'Mortgage Loan'	0% from the transaction amount	
8.5	Making amendments to the contract	2500 KGS	per 1 amendment
8.6	Withdrawing cash under the transaction	Free	
8.7	Transfer of funds to an escrow account	According to the current charges of the Banks	
8.8	Closing an account	Free	
8.9	Drawing up a contract on individual terms according to the client's statement	by agreement	Review of statement and provision of response – within 3 business days
IX. Operations with precious metals in the form of refined minted bars, issued by the NBKR			
9.1	Cost of minted bars		The cost of purchasing and the cost of repurchasing refined minted bars are set by the Bank independently on a daily basis in national currency of the Kyrgyz Republic (KGS).
9.2	Minted bar storage	5 KGS – bars with a mass less than 1 ounce 10 KGS - bars with a mass of 1 ounce or more (1 ounce = 31,1035 g)	per day
9.3	Minter bar examination	9% from the cost of repurchasing the bar on the day of the client's application to the Bank	Minted bars shall be repurchased only if their certificates are present. If a minted bar does not have a certificate or the certificate is damaged and its content is unreadable, the minted bar is sent for a detailed examination by the National Bank's experts. Period of examination, including detailed examination in the NBKR, comprises 12 (twelve) business days.
X. Other			
10.1	Provision of accounting rates of the NBKR	10 KGS	per one time
10.2	International phone calls at the request of the client	150 KGS/minute	min 3 minutes
10.3	Cash collection	1000 KGS	one-time service
10.4	Sending a fax at the client's request	20 KGS (local) - 200 KGS (international)	per each page
10.5	Internships for students of educational institutions	1500 KGS	per month
10.6	Xerox copy	2 KGS	per one page
10.7	Accepting payments for public utility services	up to 1000 KGS commission is 5 KGS, over 1000 KGS commission is 10 KGS	per one payment

Note: Fees include sales tax and VAT

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

** Service is provided in the Bank's Head Office: via Android mobile platform starting from 08.11.2016; via IOS mobile platform starting from 15.02.2017.

*** Charges for transfers made via the 'Bakai Transfer' local money transfer system are valid from 08.06.2015. Charges for

'Bakai Transfer' MTS for SB #20, #53 are valid from 23.11.2015.

**** There are several Bank offices in one settlement (city, village, township).

***** As of 01.01.201, the Friendly Network includes the following banks:

Bakai Bank OJSC, KICB CJSC, Aiyi Bank OJSC, Bank of Asia CJSC, Dos-Kredobank OJSC, Finance Credit Bank OJSC, BTA Bank CJSC

***** List of correspondent accounts of Bakai Bank OJSC for client payments, approved by the Chairperson of the BAKAI BANK OJSC Management Board on 20.12.2016

***** Charges for renting individual safety deposit boxes in Bakai Bank OJSC are valid from November 12th, 2018.

Period	A 24x38x17 cm box	A 24x38x47cm box
1-3 months	1800 KGS	2200 KGS
4-6 months	2900 KGS	3600 KGS
7-9 months	4000 KGS	4900 KGS
10-12 months	4700 KGS	6100 KGS

The Bank can make amendments and supplements on a unilateral basis. Information about changes in charges is published by the Bank 10 days prior to their entry into force on the Bank's website www.bakai.kg on the stands in the Bank's offices and through other available information display facilities.

Note: In case of a justified appeal to change terms and conditions of cash and settlement services by the client, the Bank may determine terms and conditions on an individual basis.