

No	TRANSACTION / SERVICE	Charges
1 PRINCIPAL / ADDITIONAL CARD ISSUANCE		
1.1.	Commission for card issuance (the card is issued in a standard mode of 5 business days for Bishkek city, up to 13 business days for KR provinces)	Free
1.2.	Commission for urgent card issuance (2 business days for Bishkek city, up to 7 business days for KR provinces)	KGS 200
1.3.	Annual card information support fee for the 1st year	KGS 100
1.4.	Annual card information support fee for the 2nd and subsequent years	KGS 100
1.5.	Minimum amount (the minimum amount is blocked on the card account upon the first depositing of funds to the card account. This amount becomes available after the card expires or when the card account is closed. The minimum amount is also applicable to the additional card)	0
1.6.	Re-issuance of the principal / additional card upon expiration	Free
1.7.	Re-issuance of the principal / additional card in case of loss, theft or damage	KGS 100
2 CASH WITHDRAWAL in PERIPHERAL DEVICES (ATMs and POS-terminals) with a COMMISSION FOR WITHDRAWAL		
2.1.	In the devices of BAKAI BANK OJSC (maximum amount of cash dispensed per one transaction in ATMs is KGS 15 000)	0,30%
2.2.	In the devices of partner banks in the Friendly Network*** (maximum amount of cash dispensed per one transaction in ATMs – from KGS 8 000 to 15 000)	0,30%
2.3.	In the devices of other banks	0,60%
3 NON-CASH PAYMENTS FOR GOODS AND SERVICES		
4 TRANSFER OF FUNDS		
4.1.	Transfer of funds from the bank account to a card account opened in the Bank	Free
4.2.	Transfer of funds from the bank account to a card account opened in another Bank	According to the set charges for non-cash transfers
4.3.	Card-to-card cash transfers via ATMs (Cardex)	KGS 15
5 REPLENISHMENT OF CARD ACCOUNTS		
6 INFORMATION ABOUT THE CARD ACCOUNT		
6.1.	Monthly statement (at the request of the client)	Free
6.2.	Request of a card account STATEMENT in peripheral devices (ATMs and POS-terminals)	
6.2.1.	In the devices of BAKAI BANK OJSC	Free
6.2.2.	In the devices of the Friendly Network***	KGS 1
6.2.3.	In the devices of other banks	KGS 5
6.3.	Request of a MINI STATEMENT of account in ATMs	
6.3.1.	In ATMs of BAKAI BANK OJSC	Free
6.3.2.	In ATMs of the Friendly Network***	KGS 5
6.3.3.	In ATMs of other banks	KGS 5
7 BLOCKING THE CARD		
7.1.	Inclusion in the stop list (a card included in the stop list cannot be unblocked and must be re-issued)	KGS 20
7.2.	Temporary blocking	Free
7.3.	Commission for unblocking the card	Free
7.4.	Closing the card account	Free
8 'SMS NOTIFICATION' SERVICE		
8.1.	Commission for activating the 'SMS notification' service	Free
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.	KGS 50
9 OTHER COMMISSIONS		
9.1.	Commission for returning cards forgotten by clients in ATMs of BAKAI BANK OJSC. The card is returned during the period of regular encashment or within a period of maximum 30 (thirty) business days	KGS 100
9.2.	Commission for an urgent recovery of cards, forgotten by clients in ATMs of BAKAI BANK OJSC, within 8 (eight) working hours of a Bank's employee	KGS 800
9.2.	Commission for returning cards forgotten by clients in ATMs of other banks. The card is returned within a period of maximum 60 (sixty) business days.	KGS 100
9.3.	Commission for reviewing a financial claim for a transaction executed in a device of BAKAI BANK OJSC, the Friendly Network*** or a third-party Bank in the KR. Standard review period - up to 30 (thirty) business days.	KGS 100
9.4.	Card account transactions via Internet Banking	Free
9.5.	Cash withdrawal from the card account (at the request of the client)****, if no payment (bank) card is available	0,3%
9.6.	PIN code change (in the Bank's ATMs)	Free
10 DAILY LIMITS*****		
10.1.	Cash withdrawal at an ATM	Amount in KGS 200 000 Number of transactions 10
10.2.	Cash withdrawal at a cash point	Amount in KGS 400 000 Number of transactions 10
10.3.	Purchase in a TSE	Amount in KGS 100 000 Number of transactions 100
10.4.	Online purchase*****	Amount in KGS 70 000 Number of transactions 5
10.5.	Card account transactions via Internet banking	Amount in KGS 100 000 Number of transactions 100
10.6.	Transactions in establishments or online spaces related to gaming, execution of banking transactions related to gambling activities in the Internet or in gambling establishments	Number of transactions Transactions prohibited Amount in KGS Transactions prohibited

* 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 March 4, 2019, the Friendly Network includes the following banks: Bakai Bank OJSC, KICB CJSC, Aiyf Bank OJSC, Bank of Asia CJSC, Dos-Kredobank OJSC, Finance Credit Bank OJSC, BTA Bank CJSC, Capital Bank OJSC.

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

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

***** The option of making online transactions is closed for all cards by default. To activate this option, it is necessary to fill out an application.