

№	TRANSACTION/SERVICE	Charges
1	PRINCIPAL/ ADDITIONAL CARD ISSUANCE	ELCARD
1.1.	Commission for issuing a chip card (the card is issued in a standard mode of 5 business days for Bishkek city and of 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 100
1.3.	Annual card maintenance fee for the 1st year	Free
1.4.	Annual card maintenance fee for the 2nd year and subsequent years	Free
1.5.	Accrual of funds if account balance is over KGS 25 000 (twenty-five thousand soms)	5% per annum
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, PIN-code loss - free, but not more than 2 times per year. Subsequent re-issuance is subject to charges:	KGS 100
1.8.	Minimum amount (the minimum amount is blocked on the card account when funds are deposited to the account for the first time. 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
2	CASH WITHDRAWAL in PERIPHERAL DEVICES (ATMs and POS-terminals) WITH A COMMISSION FOR WITHDRAWAL	
2.1.	<i>In the devices of BAKAI BANK OJSC (maximum amount of cash dispensed per one transaction in ATMs - KGS 25 000)</i>	Free
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>	Free
2.3.	<i>In the devices of other banks</i>	0,60%
3	NON-CASH PAYMENTS FOR GOODS AND SERVICES	Free
4	TRANSFER OF FUNDS	
4.1.	Transfer of funds from the bank account to the card account opened in the Bank	Free
4.2.	Transfer of funds from the bank account to the card account opened in another Bank	According to clearing, GROSS, SWIFT charges
4.3.	CARDEX card-to-card (local) cash transfers via own devices (Note: the limit is set in the amount of KGS 50000 per one transfer)	KGS 15
5	REPLENISHMENT OF CARD ACCOUNTS	
5.2.	Cash depositing in cash desks of Bakai Bank OJSC	0,30%
5.3.	Non-cash depositing	Free
6	INFORMATION ABOUT THE CARD ACCOUNT	
6.1.	Monthly statement (at the request of the client)	Free
6.2.	Request of card account BALANCE 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 in ATMs Запрос МИНИ-ВЫПИСКИ по карт-счету в банкоматах	
6.3.1.	In ATMs of BAKAI BANK OJSC	Free
6.3.2.	In ATMs of the Friendly Network	KGS 1
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 has to 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 25
9	OTHER COMMISSIONS	
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.	Free
9.2.	Commission for returning cards forgotten by clients in the devices of other Banks. The card is returned within a maximum of 60 (sixty) business days.	KGS 100
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 in the KR. Standard review period - up to 30 (thirty) business days.	KGS 100
9.4.	Cash withdrawal from the card account (at the request of the client),***** if no payment (bank) card is available	Free
9.5.	PIN code change (in the Bank's ATMs)	Free
10	DAILY LIMITS*****	ELCARD
10.1.	Cash withdrawal at an ATM	Amount in KGS Unlimited Number of transactions Unlimited
10.2.	Cash withdrawal at a cash point	Amount in KGS Unlimited Number of transactions Unlimited
10.3.	Purchases in trade and service enterprises (TSEs)	Amount in KGS Unlimited Number of transactions Unlimited
10.4.	Online purchases*****	Amount in KGS Unlimited Number of transactions Unlimited
10.5.	Payments for public utilities	Amount in KGS Unlimited Number of transactions Unlimited

* 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, Aiy 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 ELCARDS can be increased at the written request of the client.

***** The option of online transactions is deactivated for all cards by default. To activate this option, you need to fill out an application.