



BAKAI BANK Open Joint-Stock Company
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Charges within the scope of the "Social Payments" Project for ELCARD payment cards, issued by BAKAI BANK OJSC;
valid from 30.07.2018

No	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, 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 maintenance fee for the 1st year	Free
1.4.	Annual card maintenance fee for the 2nd year and subsequent years	Free
1.5.	Minimum amount (the minimum amount is blocked on the card account when funds are deposited to it 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
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; not more than 2 times per year.	Free
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 15000)</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 set charges for non-cash transfers
4.3.	CARDEX card-to-card (local) cash transfers via own devices (Note: the limit is set at KGS 50000 per one transfer)	KGS 15
5	REPLENISHMENT OF CARD ACCOUNTS	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.	<i>In the devices of BAKAI BANK OJSC</i>	Free
6.2.2.	<i>In the devices of the Friendly Network</i>	KGS 1
6.2.3.	<i>In the devices of other banks</i>	KGS 5
6.3.	Request of a MINI STATEMENT about the card account in ATMs	
6.3.1.	<i>In ATMs of BAKAI BANK OJSC</i>	Free
6.3.2.	<i>In ATMs of the Friendly Network</i>	KGS 5
6.3.3.	<i>In ATMs of other banks</i>	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
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 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.	Free
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 is up to 30 (thirty) business days.	Free
9.4.	Transactions with card accounts 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	0,30%
9.6.	Interest accrual to the funds remaining in the card account	3% per annum
9.7.	PIN code change (in the Bank's ATMs)	Free
10	DAILY LIMITS*****	ELCARD
10.1.	Cash withdrawal at an ATM	Amount in KGS 100 000 Number of transactions 7
10.2.	Cash withdrawal at a cash point	Amount in KGS 200 000 Number of transactions 5
10.3.	Purchases in trade and service enterprises (TSEs)	Amount in KGS 70 000 Number of transactions 100
10.4.	Online purchases*****	Amount in KGS 70 000 Number of transactions 5
10.5.	Payments for public utilities	Amount in KGS 15 000 Number of transactions 10

* 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,

***** 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.