

BAKAI BANK Open Joint-Stock Company 720001, Kyrryz Republic, Bishkek, Isanov Str. 77 Tel: +996 (312) 61-00-61; Fax: +996 (312) 61-02-43; e-mail: bank@bakai.kg http://www.bakai.kg

Charges for servicing a pre-issued <u>VISA International</u> payment card for <u>INDIVIDUALS</u> in BAKAI BANK OJSC valid from 22.02.2019

No.		TRANSACTION / SERVICE	Charges
1	PRINCIPAL CARD ISSUANCE		Visa Electron
1.1.	Card provision (issuance)		Free
12	Annual card maintenance fee for the 1st year		\$5
			·
1.3.	Annual card maintenance fee for the 2nd and	subsequent years	\$ 5
1.4.	Re-issuance of the principal / additional card u	pon expiration	this service is not stipulated; upon expiration, it is necessary to issue a
	, , , , , , , , , , , , , , , , , , , ,		standard payment card in client's name
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).		\$ 5
2	CASH WITHDRAWAL in PERIPHERAL DEVICES (ATI	As and DOC (associated)	
	CASH WITHDRAWAL III FERIFHERAL DEVICES (ATT	as and POS-terminals)	
2.1.	In the devices of BAKALBANK O ISC (maximu	m amount of cash dispensed per one transaction in ATMs is KGS 15 000 / USD 300)	0,7%
2.1.	in the devices of Briton British Cooce (maxima	mamount of cash dispensed per one dansaction in Arrive is NGC 10 000 7 000 000)	0,7 /0
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 / from USD 200 to 300)		0,7%
	333 13 3337 113111 333 233 13 3337		
2.3.	In the devices of other banks		1,25 % min. commission \$4
3	NON-CASH PAYMENTS FOR GOODS AND		Free
	SERVICES		
4	TRANSFERS 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 c	ard account opened in another Bank	According to the set charges for non-cash transfers
4.3.	Card-to-card cash transfers via ATMs (CARDI	X transfers)	KGS 15
5	REPLENISHMENT OF CARD ACCOUNTS		Eroo
			Free
6	INFORMATION ABOUT THE CARD ACCOUNT		
6.1.	Monthly statement (at the request of the client)		Free
	Request of a card account STATEMENT in pe		
		inprioral devices (A rivis and rico-terminals)	
6.2.1.	In the devices of BAKAI BANK OJSC		\$0,10
6.2.2.	In the devices of the Friendly Network		\$0,10
	In the devices of other banks		\$1
			φı
6.3.	Request of a MINI STATEMENT of account in	ATMs	
631	In ATMs of BAKAI BANK OJSC		\$0,2
	In ATMs of the Friendly Network		\$0,2
6.3.3.	In ATMs of other banks		\$1
7	BLOCKING THE CARD		
- '	DECORMO THE CARD		
7 1	Inclusion in the stop list (a card included in the	stop list cannot be unblocked and must be re-issued)	\$0,5
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72	Temporary blocking		Free
73	Commission for unblocking the card		Free
7.5.			7.00
			Free
7.4.	Closing the card account		
7.4. 8	Closing the card account 'SMS NOTIFICATION' SERVICE	44.	Free
7.4. 8	Closing the card account	n' service	
7.4. 8 8.1.	Closing the card account 'SMS NOTIFICATION' SERVICE Commission for activating the 'SMS notificatio Commission for providing the 'SMS notificatio month for the next month). The service is act	n' service n' service (the Client is charged a subscription fee on a monthly basis - on the first day of the ivated automatically. A written request from the Client is required to deactivate this	Free
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9.1. 9.2. 9.3. 9.4. 9.5. 9.6. 9.7. 10.1. 10.2.	Closing the card account 'SMS NOTIFICATION' SERVICE Commission for activating the 'SMS notification on the commission for providing the 'SMS notification month for the next month). The service is act service. OTHER COMMISSIONS Commission for returning cards forgotten by cencashment or within a period of maximum 30 commission for urgent recovery of cards, forgemployee Commission for providing a photo, video report commission for providing a photo, video report commission for providing a photo or video report commission for returning cards forgotten by cousiness days. Commission for returning cards forgotten by cousiness days. Commission for reviewing a financial claim for party Bank. Standard review period - up to 30 card account transactions via Internet banking cash withdrawal from the card account (at the PIN code change (in the Bank's ATMs) DAILY LIMITS****** Cash withdrawal at an ATM Cash withdrawal at a cash point Online purchase****** Purchase Payments for public utilities	n' service (the Client is charged a subscription fee on a monthly basis - on the first day of the ivated automatically. A written request from the Client is required to deactivate this lients in ATMs of BAKAI BANK OJSC. The card is returned during the period of regular (thirty) business days. otten by clients in ATMs of BAKAI BANK OJSC, within 8 (eight) working hours of a Bank's of the devices of Bakai Bank OJSC to its own clients. It from the devices of Bakai Bank OJSC to other clients. For the third-party devices to own clients. The card is returned within a period of maximum 60 (sixty). The attransaction executed in a device of BAKAI BANK OJSC, the Friendly Network*** or a third-(thirty) business days. The request of the client****), if no payment (bank) card is available. Currency Number of transactions	Free Free \$1 \$1,5 \$1,5 \$1,5 \$1,5 \$1,5 \$1,5 \$1,5 \$1,5 Free 0,7% Free 100 000 7 200 000 5 70 000 100 70 0000 5 15 000 15
9.1. 9.2. 9.3. 9.4. 9.5. 9.6. 9.7. 10.1. 10.2.	Closing the card account *SMS NOTIFICATION' SERVICE Commission for activating the 'SMS notification month for the next month). The service is act service. OTHER COMMISSIONS Commission for returning cards forgotten by cencashment or within a period of maximum 30 commission for urgent recovery of cards, forgemployee Commission for providing a photo, video report commission for providing a photo, video report commission for providing a photo or video report commission for providing a photo or video report commission for providing a photo or video report commission for returning cards forgotten by commission for returning cards forgotten by commission for returning cards forgotten by commission for reviewing a financial claim for party Bank. Standard review period - up to 30 card account transactions via Internet banking cash withdrawal from the card account (at the PIN code change (in the Bank's ATMs) DAILY LIMITS***** Cash withdrawal at a cash point Online purchase****** Purchase Payments for public utilities Transactions related to gambling activities in	n' service (the Client is charged a subscription fee on a monthly basis - on the first day of the ivated automatically. A written request from the Client is required to deactivate this lients in ATMs of BAKAI BANK OJSC. The card is returned during the period of regular (thirty) business days. otten by clients in ATMs of BAKAI BANK OJSC, within 8 (eight) working hours of a Bank's of the devices of Bakai Bank OJSC to its own clients. It from the devices of Bakai Bank OJSC to other clients. out from third-party devices to own clients. ilients in ATMs of other banks. The card is returned within a period of maximum 60 (sixty). a transaction executed in a device of BAKAI BANK OJSC, the Friendly Network*** or a third-(thirty) business days. request of the client****), if no payment (bank) card is available. Currency Number of transactions Currency	Free Free \$1 \$1,5 \$1,5 \$1,5 \$1,5 \$1,5 \$1,5 \$1,5 \$1,5 \$1,5 Free 0,7% Free 100,000 7 200,000 5 70,000 100 70,000 5 15,000
9.1. 9.2. 9.3. 9.4. 9.5. 9.6. 9.7. 10.1. 10.2. 10.3.	Closing the card account 'SMS NOTIFICATION' SERVICE Commission for activating the 'SMS notification on the commission for providing the 'SMS notification month for the next month). The service is act service. OTHER COMMISSIONS Commission for returning cards forgotten by cencashment or within a period of maximum 30 commission for urgent recovery of cards, forgemployee Commission for providing a photo, video report commission for providing a photo, video report commission for providing a photo or video report commission for returning cards forgotten by cousiness days. Commission for returning cards forgotten by cousiness days. Commission for reviewing a financial claim for party Bank. Standard review period - up to 30 card account transactions via Internet banking cash withdrawal from the card account (at the PIN code change (in the Bank's ATMs) DAILY LIMITS****** Cash withdrawal at an ATM Cash withdrawal at a cash point Online purchase****** Purchase Payments for public utilities	n' service (the Client is charged a subscription fee on a monthly basis - on the first day of the ivated automatically. A written request from the Client is required to deactivate this lients in ATMs of BAKAI BANK OJSC. The card is returned during the period of regular (thirty) business days. otten by clients in ATMs of BAKAI BANK OJSC, within 8 (eight) working hours of a Bank's of the devices of Bakai Bank OJSC to its own clients. It from the devices of Bakai Bank OJSC to other clients. For the third-party devices to own clients. The card is returned within a period of maximum 60 (sixty). The attransaction executed in a device of BAKAI BANK OJSC, the Friendly Network*** or a third-(thirty) business days. The request of the client****), if no payment (bank) card is available. Currency Number of transactions	Free Free \$1 \$1,5 \$1,5 \$1,5 \$1,5 \$1,5 \$1,5 \$1,5 \$1,5 \$1,5 Free 0,7% Free 100 000 7 200 000 5 70 000 100 70 0000 5 15 000 15

^{*} 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.

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**A of March 2, 1091, the Friendly Network includes the following banks Bakai Bank OJSC, KICB CJSC, Ayl 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.