

No	TRANSACTION / SERVICE		Charges
<b>1</b>	<b>PRINCIPAL CARD ISSUANCE</b>		<b>Visa Electron</b>
1.1.	Card provision (issuance)		<b>Free</b>
1.2.	Annual card maintenance fee for the 1st year		<b>\$5</b>
1.3.	Annual card maintenance fee for the 2nd and subsequent years		<b>\$5</b>
1.4.	Re-issuance of the principal / additional card upon 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).		<b>\$5</b>
<b>2</b>	<b>CASH WITHDRAWAL in PERIPHERAL DEVICES (ATMs and POS-terminals)</b>		
2.1.	In the devices of BAKAI BANK OJSC (maximum amount of cash dispensed per one transaction in ATMs is KGS 15 000 / USD 300)		<b>0,7%</b>
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)		<b>0,7%</b>
2.3.	In the devices of other banks		<b>1,25 % min. commission \$4</b>
<b>3</b>	<b>NON-CASH PAYMENTS FOR GOODS AND SERVICES</b>		<b>Free</b>
<b>4</b>	<b>TRANSFERS OF FUNDS</b>		
4.1.	Transfer of funds from the bank account to a card account opened in the Bank		<b>Free</b>
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 transfers)		KGS 15
<b>5</b>	<b>REPLENISHMENT OF CARD ACCOUNTS</b>		<b>Free</b>
<b>6</b>	<b>INFORMATION ABOUT THE CARD ACCOUNT</b>		
6.1.	Monthly statement (at the request of the client)		<b>Free</b>
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		\$0,10
6.2.2.	In the devices of the Friendly Network		\$0,10
6.2.3.	In the devices of other banks		\$1
6.3.	Request of a MINI STATEMENT of account in ATMs		
6.3.1.	In ATMs of BAKAI BANK OJSC		\$0,2
6.3.2.	In ATMs of the Friendly Network		\$0,2
6.3.3.	In ATMs of other banks		\$1
<b>7</b>	<b>BLOCKING THE CARD</b>		
7.1.	Inclusion in the stop list (a card included in the stop list cannot be unblocked and must be re-issued)		\$0,5
7.2.	Temporary blocking		<b>Free</b>
7.3.	Commission for unblocking the card		<b>Free</b>
7.4.	Closing the card account		<b>Free</b>
<b>8</b>	<b>'SMS NOTIFICATION' SERVICE</b>		
8.1.	Commission for activating the 'SMS notification' service		<b>Free</b>
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). <b>The service is activated automatically. A written request from the Client is required to deactivate this service.</b>		\$1
<b>9</b>	<b>OTHER COMMISSIONS</b>		
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.		\$1,5
9.2.	Commission for urgent recovery of cards, forgotten by clients in ATMs of BAKAI BANK OJSC, within 8 (eight) working hours of a Bank's employee		\$12
9.3.	Commission for providing a photo, video report from the devices of Bakai Bank OJSC to its own clients		\$1,5
9.4.	Commission for providing a photo, video report from the devices of Bakai Bank OJSC to other clients		\$12
9.5.	Commission for providing a photo or video report from third-party devices to own clients		according to the charges of the Bank that has installed the device
9.6.	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.		\$1,5
9.7.	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. Standard review period - up to 30 (thirty) business days.		\$1,5
9.8.	Card account transactions via Internet banking		<b>Free</b>
9.9.	Cash withdrawal from the card account (at the request of the client****), if no payment (bank) card is available		<b>0,7%</b>
9.10.	PIN code change (in the Bank's ATMs)		<b>Free</b>
<b>10</b>	<b>DAILY LIMITS*****</b>		
10.1.	Cash withdrawal at an ATM	Currency	100 000
		Number of transactions	7
10.2.	Cash withdrawal at a cash point	Currency	200 000
		Number of transactions	5
10.3.	Online purchase*****	Currency	70 000
		Number of transactions	100
10.4.	Purchase	Currency	70 000
		Number of transactions	5
10.5.	Payments for public utilities	Currency	15 000
		Number of transactions	15
10.6.	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, Aiy 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 ELICARDs 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.