

No	TRANSACTION / SERVICE	Charges
1	PRINCIPAL CARD ISSUANCE	
1.1.	Urgent card issuance and card account opening	KGS 400
1.2.	Annual card maintenance fee for the 1st year	Free
1.3.	Annual card maintenance fee for the 2nd year	Free
1.4.	Re-issuance of the principal card	This service is not stipulated, upon expiration, it is necessary to issue a standard payment card in client's name
1.6.	Minimum amount (the minimum amount is blocked on the card account upon the first deposit 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).	KGS 100
2	CASH WITHDRAWAL in PERIPHERAL DEVICES (ATMs and POS-terminals)	
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)	0,3%
2.2.	In the devices of partner banks of 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)	0,3%
2.3.	In the devices of other banks	0,6%
3	NON-CASH PAYMENTS FOR GOODS AND SERVICES	Free
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
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 a card account STATEMENT in peripheral devices (ATMs and POS-terminals)	
6.2.1.	In the devices of BAKAI BANK OJSC	KGS 1
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 card account in ATMs	
6.3.1.	In ATMs of BAKAI BANK OJSC	KGS 5
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)	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 a period of regular encashment or within a period of maximum 30 (thirty) days.	KGS 100
9.2.	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) banking days.	KGS 100
9.3.	Commission for returning a card seized by devices of other banks. The card is returned during a period of regular encashment or within a maximum of 60 (sixty) calendar days.	KGS 100
9.4.	Cash withdrawal from the card account (at the request of the client)****	0,3%
10	DAILY LIMITS*****	
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.	Online purchase*****	Amount in KGS 70 000 Number of transactions 100
10.4.	Purchase	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 March 4, 2019, the Friendly Network includes the following banks: Bakai Bank OJSC, KICB CJSC, Aiyi 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 ELCARD, Visa Electron, VISA Classic and VISA Gold cards 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.