

Tariffs for services on the national bank payment card transactions ELKARD

(effective January 1, 2022).

| Operation / service | DEBIT CARDS | | | | | | | | | | | CREDIT CARD | | |
|---|---------------------------------|------------------------|----------------|------------------------|-----------------------------------|------------------------------|------------------------|------------------------|------------------|-------------------|----------|--|---------------------------------|--|
| | PAYROLL PROJECT | | INDIVIDUALS | | PENSION CARD | SOCIAL SECURITY BENEFIT CARD | BUSINESS | TSP | Metal cards | | | REVOLVING CARD | | |
| | Magnitka | ELKARD-World (chip) | Magnitka | ELKARD-World (chip) | Magnitka | Magnitka | ELKARD-World (chip) | ELKARD-World (chip) | SILVER | GOLD | PLATINE | Salaries/Pensioners/Social benefits (Magnitka) | Individual Entity/IE (Magnitka) | |
| Card account currency | KGS | | KGS | | KGS | | KGS | | KGS | | | KGS | | |
| Issue, annual maintenance and reissue of the card | | | | | | | | | 250 grams | 3 grams | 5 grams | | | |
| Account Opening and Card Issuance | | | | | | | | | | | | | | |
| 1.1. principal card | Free | 100 soms | Free | 200 | Free | Free | Free | Free | Free | Free | Free | Free | Free | |
| 1.2. each additional card | Free | 100 soms | 100 soms | 100 soms | not provided | | 200 soms | 200 | Free | Free | Free | 200 soms | 200 soms | |
| 1.3. urgent issuance of the main/supplementary card | 200 soms | 200 soms | 200 soms | 200 soms | 200 soms | 200 soms | 200 soms | 200 soms | 200 soms | 200 soms | 200 soms | 200 soms | 200 soms | |
| 1.4. commission for closing the card account ¹ | 100 soms | 100 soms | 100 soms | 100 soms | Free | Free | 100 soms | 100 soms | 100 soms | 100 soms | 100 soms | Free | Free | |
| 2. card maintenance | | | | | | | | | | | | | | |
| 2.1. for the first year | | | | | | | | | | | | | | |
| 2.1.1. the main card | Free | 100 soms | 100 soms | 100 soms | Free | Free | 200 soms | Free | Free | Free | Free | Free | Free | |
| 2.1.2. additional card | Free | 100 soms | 100 soms | 100 soms | not provided | | 200 soms | 100 soms | Free | Free | Free | Free | Free | |
| 2.2. for each subsequent year | | | | | | | | | | | | | | |
| 2.2.1. the main card | 100 soms | 100 soms | 100 soms | 100 soms | Free | Free | 200 soms | Free | 100 soms | 100 soms | 100 soms | 100 soms | 100 soms | |
| 2.2.2. additional card | 100 soms | 100 soms | 100 soms | 100 soms | not provided | | 200 soms | 100 soms | 100 soms | 100 soms | 100 soms | 100 soms | 100 soms | |
| 3. reissue, blocking and unblocking the card | | | | | | | | | | | | | | |
| 3.1 Card reissue (expiration date) | Free | Free | Free | Free | Free | Free | Free | Free | Free | Free | Free | Free | Free | |
| 3.2 Re-issue of the card (loss, theft, change of holder's name and others) | 200 soms | 200 soms | 200 soms | 200 soms | Free*** | 80 soms | 200 soms | 200 soms | 200 soms | 200 soms | 200 soms | 200 soms | 200 soms | |
| 3.3 Blocking the card | Free | Free | Free | Free | 50 soms | 50 soms | Free | Free | Free | Free | Free | Free | Free | |
| 3.4 Unblocking the card | Free | Free | Free | Free | Free | Free | Free | Free | Free | Free | Free | Free | Free | |
| Additional benefits | | | | | | | | | | | | | | |
| 4.1 Advantages for the debit card (provided separately - either a loyalty program** or balance accrual) | | | | | | | | | | | | | | |
| 4.1.1 Loyalty Program** | 2% (max 1000 soms per month) | | does not apply | | does not apply | | does not apply | | does not apply | | | does not apply | | |
| 4.1.2 Remuneration per balance in soms, annual ² | 3%, for amounts over 5,000 soms | | does not apply | | 2% on the amount over 10 000 soms | 3% | does not apply | | does not apply | | | does not apply | | |
| 4.2 Advantages of the Revolving (credit) card (provided separately - either a cashback** or a grace period with zero interest rate) | | | | | | | | | | | | | | |
| 4.2.1 Loyalty program**, granting a grace period on credit cards (the period until the 1st of the following month, during which the bank does not charge interest for using the credit limit on the card, when making non-cash transactions) purchases ³ | does not apply | | does not apply | | does not apply | | does not apply | | does not apply | | | Cashback* - 2% (not more than 1,000 soms per month) Overbalance (recharge card over the limit) - allowed. Loan rate - 0% or 25% per annum (0% for a grace period of up to 30 days) | | Loan rate - 0% or 28% per annum (0% for a grace period of up to 30 days) |
| Fee for cash withdrawal and payment for goods and services | | | | | | | | | | | | | | |
| 5. Cash withdrawal using a card | | | | | | | | | | | | | | |
| 5.1 At ATMs: | | | | | | | | | | | | | | |
| 5.1.1. In the Bank's device network **** | 0% | 0% | 0% | 0% | 0% | 0% | 0,3% | 0% | 0% | 0% | 0% | 0% | 0% | |
| 5.1.2 On the Friendly Network ⁴ | 0% | 0% | 0% | 0% | 0% | 0% | 0,3% | 0% | 0% | 0% | 0% | 0,5% | 0,5% | |
| 5.1.3 In the network of devices of other Banks within the Kyrgyz Republic | 0,6% | 0,6% | 0,6% | 0,6% | 0,6% | 0,6% | 0,6% | 0,6% | 0,6% min 50 soms | 0,6% min 100 soms | | 1% | 1% | |
| 5.1.4 In the device network of other Banks outside the KR | not applicable | 1,5% (min 10 catfish)* | not applicable | 1,5% (min 10 catfish)* | not applicable | | 1,5% (min 10 catfish)* | 1,5% (min 10 catfish)* | not applicable | | | not applicable | | |
| 5.2 At POS terminals | | | | | | | | | | | | | | |
| 5.2.1 On the Bank's device network | 0% | 0% | 0% | 0% | 0% | 0% | 0,3% | 0% | 0% | 0% | 0% | 0% | 0% | |

| | | | | | | | | | | | | | | |
|---|---|---|---|---|---|----------|---|----------------|--|-------------------|----------|---|--------------|--|
| 5.2.2 On the Friendly Network ⁴ | 0% | 0% | 0% | 0% | 0% | 0% | 0.3% | 0% | 0% | 0% | 0% | 0.5% | 0.5% | |
| 5.2.3 In the network of devices of other Banks within the Kyrgyz Republic | 0,60% | 0,60% | 0,60% | 0,60% | 0,60% | 0,60% | 0,60% | 0,60% | 0,6% min 50 catfish | 0.6% min 100 soms | | 1% | 1% | |
| 5.2.4 In the device network of other Banks outside the KR | not provided by | 1.5% (min 10 catfish)* | not provided by | 1.5% (min 10 catfish)* | not provided | | 1.5% (min 10 soms)* | | not provided | | | not provided | | |
| 6. Without device | | | | | | | | | | | | | | |
| 6.1 At the bank's cash desk (online) | 0,3% | | 0,3% | | 0,3% | 0,3% | 0,3% | 0,3% | 0,3% | | | 0,3% | | |
| 7.1 Cashless payment for goods and services | Free | Free | Free | Free | Free | Free | Free | Free | Free | Free | Free | Free | Free | |
| Fee for depositing cash into the card | | | | | | | | | | | | | | |
| 8.1 Depositing cash through the Bank's cash desk | Free | Free | Free | Free | Free | Free | Free | 0,3% | Free | Free | Free | Free | Free | |
| 8.2 Depositing cash at an ATM/Cash-in | Free | Free | Free | Free | Free | Free | Free | Free | Free | Free | Free | Free | Free | |
| 8.3 Via the Bank's terminals | Free | Free | Free | Free | Free | Free | Free | Free | Free | Free | Free | Free | Free | |
| Information on card account status | | | | | | | | | | | | | | |
| 9.1.1 Within the Bank's network of devices | | | | | | | | | | | | | | |
| 9.1.2 Within the Friendly Network ⁴ | 1 som | 1 som | 1 som | 1 som | 1 som | 1 som | 1 som | 1 som | Free | Free | Free | 1 som | 1 som | |
| 9.1.3 Within the network of devices of other Banks of the KR | 5 soms | 5 soms | 5 soms | 5 soms | 5 soms | 5 soms | 5 soms | 5 soms | Free | Free | Free | 5 soms | 5 soms | |
| 9.1.4 Within the network of devices of other banks outside the Kyrgyz Republic | not applicable | 10 soms* | not applicable | 10 soms* | not applicable | 10 soms* | 10 soms* | not applicable | | | | | | |
| 9.2. Requesting a mini-statement | | | | | | | | | | | | | | |
| 9.2. Within the Bank's device network | | | | | | | | | | | | | | |
| 9.2.2 Within the Friendly Network ⁴ | | | | | | | | | | | | | | |
| 9.2.3 Within the network of devices of other Banks within the Kyrgyz Republic | | | | | | | | | | | | | | |
| 9.2.4 Within the device network of other Banks outside the KR | not provided | 10 soms* | not provided | 10 soms* | not provided | | 10 soms* | 10 soms* | not provided | | | not provided | | |
| 9.3 Providing an extract to the e-mail address | | | | | | | | | | | | | | |
| 9.3.1 Monthly statement ⁶ | Free | Free | Free | Free | Free | Free | Free | Free | Free | Free | Free | Free | Free | |
| 9.3.2 Additional statement | 50 soms | 50 soms | 50 soms | 50 soms | 50 soms | 50 soms | 50 soms | 50 soms | 50 soms | 100 soms | 100 soms | 50 soms | 50 soms | |
| 9.3.3 Providing a certificate for third parties | 250 soms | | 250 soms | | 250 soms | | 250 soms | | 250 soms | | 250 soms | | 250 soms | |
| Other commissions | | | | | | | | | | | | | | |
| 10.1 Examination of the financial claim on the card | | | | | | | | | | | | | | |
| 10.1.1 Within the Bank's device network | Free | Free | Free | Free | Free | Free | Free | Free | Free | Free | Free | Free | Free | |
| 10.1.2 Within the Friendly Network ⁴ | 100 soms | 100 soms | 100 soms | 100 soms | 100 soms | 100 soms | 100 soms | 100 soms | 100 soms | 100 soms | 100 soms | 100 soms | 100 soms | |
| 10.1.3 In the network of devices of other Banks within the Kyrgyz Republic | 150 soms | 150 soms | 150 soms | 150 soms | 150 soms | 150 soms | 150 soms | 150 soms | 150 soms | 150 soms | 150 soms | 150 soms | 150 soms | |
| 10.1.4 In the device network of other Banks outside the Kyrgyz Republic | not provided | 250 soms | not provided | 250 soms | not provided | | 250 soms | 250 soms | not provided | | | not provided | not provided | |
| 10.1.5 Supplement to the ELCART/Mir Financial Review Commission claims | according to the rates of the Bank-Acquirer | | according to the rates of the Bank-Acquirer | | according to the rates of the Bank-Acquirer | | according to the rates of the Bank-Acquirer | | according to the rates of the Bank-Acquirer | | | according to the rates of the Bank-Acquirer | | |
| 10.2 Return of the card | | | | | | | | | | | | | | |
| 10.2.1 On the Bank's device network (within 30 days) | Free | Free | Free | Free | Free | Free | Free | Free | Free | Free | Free | Free | Free | |
| 10.2.2 In the Bank's device network (urgent return) | 500 soms | 500 soms | 500 soms | 500 soms | 500 soms | 500 soms | 500 soms | 500 soms | 500 soms | 500 soms | 500 soms | 500 soms | 500 soms | |
| 10.2.3. On the Friendly Network ⁴ (within 30 days) | 100 soms | 100 soms | 100 soms | 100 soms | 100 soms | 100 soms | 100 soms | 100 soms | 100 soms | 100 soms | 100 soms | 100 soms | 100 soms | |
| 10.2.4 In the network of devices of other Banks within the Kyrgyz Republic | 120 soms | 120 soms | 120 soms | 120 soms | 120 soms | 120 soms | 120 soms | 120 soms | 120 soms | 120 soms | 120 soms | 120 soms | 120 soms | |
| 10.2.5 In the device network of other Banks outside the KR | not provided | according to the rates of the Bank-Acquirer | not provided | according to the rates of the Bank-Acquirer | not provided | | according to the rates of the Bank-Acquirer | | not provided | | | not provided | | |
| 10.2.5 Commission for returning a card issued by other banks, withdrawn from the bank ATM (at the next encashment)* | Free | Free | Free | Free | Free | Free | Free | Free | Free | Free | Free | Free | Free | |
| 10.2.6. fee for urgent return of the card issued by other banks, withdrawn in the device of the Bank (within one day) | 500 soms | 500 soms | 500 soms | 500 soms | 500 soms | 500 soms | 500 soms | 500 soms | 500 soms | 500 soms | 500 soms | 500 soms | 500 soms | |
| 10.2.7. fee for urgent return of the card withdrawn at the branches Jar (within one day) | Free | Free | Free | Free | Free | Free | Free | Free | Free | Free | Free | Free | Free | |
| 10.3 Providing a photo and video report on the map | | | | | | | | | | | | | | |
| 10.3.1 On the Bank's device network | 100 soms | 100 soms | 100 soms | 100 soms | 100 soms | 100 soms | 100 soms | 100 soms | 100 soms | 100 soms | 100 soms | 100 soms | 100 soms | |
| 10.3.2 On the Friendly Network ⁴ | 100 soms | 100 soms | 100 soms | 100 soms | 100 soms | 100 soms | 100 soms | 100 soms | 100 soms | 100 soms | 100 soms | 100 soms | 100 soms | |
| 10.3.3 In the network of devices of other Banks within the Kyrgyz Republic | 100 som + fee, according to the rates | | 100 som + fee, according to the rates | | 100 som + fee, according to the rates | | 100 som + fee, according to the rates | | 100 KGS + according to the Bank-Acquirer rates | | | 100 KGS + fee, according to the Bank-Acquirer rates | | |
| 10.3.4 In the device network of other Banks outside the KR | not provided | | not provided | | not provided | | not provided | | not provided | | | not provided | | |

Notes:

¹ In the case of closing a card account by the Bank in the absence of transactions for more than 12 months, the amount is written off within the balance of the card account, but not more than 100 KGS.

² Interest on the balance (annual) is accrued monthly.

³ The grace period is given up to 30 days (till the 1st day of the next month inclusive) for purchases in retail outlets; when cashing out, the interest is accrued from the date of withdrawal. After the 1st day of the next month in case of failure to repay the debt on purchases, interest begins to accrue. Besides, if you make a purchase on the second day of the new month, the grace period will be extended for you again. Loyalty program (cashback) - in force since 2016 and annually extended, according to the decision of the Board of the Bank. The term of the action is till 31.12.2022.

⁴ The friendly network includes the following banks: OJSC "BAKAI BANK", CJSC "KIKB", CJSC "Bank of Asia", OJSC "Dos-Kredobank", OJSC "Finance Credit Bank KAB", OJSC "Kapital Bank".

⁵ When replenishing you need to specify the card account number (not to be confused with the card number)

⁶ The monthly statement is provided according to the application.

⁷ Connection of SMS-notification, Internet-banking according to the client's application

⁸ Transfers can be made to all ELCART cards, and VISA cards issued in MPC. Cards of Banks issued/serviced at the CJSC "MPC": OJSC "Bakai Bank", CJSC "KIKB", CJSC "Bank of Asia", CJSC "KShB"

* It is possible only on co-bagging ELKART-Mir cards. These cards are serviced on the territory of the PS Mir member countries (PSP)

** The loyalty program (cashback-cashback) is provided on cards of employees of salary projects and revolving cards (in the absence of accrual on the balance of funds).

The bonus is charged for purchases in retail outlets of 500 soms at a rate of 2% of the transaction amount, at the end of the month when you reach 100 bonus points and more cashback is credited. The maximum amount of cashback per month is 1000 soms. According to the decision of the Board of the Bank the campaign period is until 31.12.2022.

Loyalty program is available for ST projects with at least 5 employees;

In case of absence of salary crediting to the card accounts of employees for three months or more, the Bank has the right to disconnect the cards of salary project from the Loyalty Program;

The Bank reserves the right to refuse the Client in Cashback payments, in case of detection / suspicion of sham transactions made by the Client not for the purpose of payment for real goods / services.

*** Card reissuance for Senior Citizen Cards free of charge, but not more than twice a year, subsequent reissuance 100 soms.

**** Maximum amount of a single cash withdrawal at the Bank's ATMs 25,000 KGS/300 USD. U.S.

Note:

1. Daily limits on the ELCART card can be increased upon the written application of the client, after consideration by the Bank.

2. Access to Internet operations is disabled by default. Access is granted upon the customer's written request.

3. Rates are inclusive of sales tax and VAT.

The tariffs are effective from the moment of conclusion of contracts and agreements and may be revised by the Bank unilaterally.