

Tariffs for services on the national bank payment card transactions ELKARD

(effective January 1, 2022).

					(effective sanuary								
				DEBIT (CARDS				CREDIT CARD				
Operation / service	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	KO	GS	KG	GS	KG	SS		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 provide	ed	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 provide		200 soms	100 soms	Free	Free	Free	Free	Free
2.2. for each subsequent year	Tiec	100 soms	100 soms	100 soms	not provide	cu	200 801118	100 soms	Tiec	Ticc	Tiec	Fice	Ticc
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 provide		200 soms	100 soms	100 soms	100 soms	100 soms	100 soms	100 soms
3. reissue, blocking and unblocking the card	100 30113	100 301113	100 30113	100 30113	not provide	ou .	200 30113	100 50115	100 30113	100 301113	100 001113	100 301113	100 501115
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)	rice	rice	rice	rice	rice	rice	rice	FIEC	rice	rice	rice	rice	rice
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 loyalt	ty program** or bald	ince 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	s over 5,000 soms	does not apply		2% on the amount over 10 000 soms	3%	3% does not a		apply does not apply		does not apply		
4.2 Advantages of the Revolving (credit) card (provided separately - et	ither a cashback** a	or a grace period with z	ero 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)			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.	
purchases) ³												Loan rate - 0% or 25% per annun (0% for a grace period of up to 30 days)	
Fee for cash withdrawal and payment for goods and serv	rices												
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% m	in 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				not applicable	
								catfish)*					
5.2 At POS terminals								catfish)*					

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% m	in 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 provide	ed	1.5% (min	10 soms)*	not	provided		not provided	
6. Without device	1		•			1			1				
6.1 At the bank's cash desk (online)		0,3%	0,3		0,3%	0,3%	0,3%	0,3%	_	0,3%	_	0,39	
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	-	-	Б.	-	-	Р.	т.	0.204		-	-		-
8.1 Depositing cash through the Bank's cash desk 8.2 Depositing cash at an ATM/Cash-in	Free	Free	Free	Free	Free	Free	Free	0,3%	Free	Free	Free	Free	Free
	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
8.3 Via the Bank's terminals Information on card account status	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
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
5.1.2 Within the Friendly Network	1 SOIII	1 50111	1 50111	1 SOIII	1 SOIII	1 80111	1 50111	1 SOIII	1100	1100	1100	1 som	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											ļ		
9.2.2 Within the Friendly Network ⁴			ļ				1				ļ		
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 provid	ed	10 soms*	10 soms*	not	provided	1	not provided	1
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
									50 soms		100 soms		50 soms
9.3.3 Providing a certificate for third parties	25	60 soms	250 8	soms	250 s	oms	25 son			250 soms		250 soms	
Other commissions							301	110					
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 provide	ed	250 soms	250 soms	not	provided		not provided	not provided
10.1.5 Supplement to the ELCART/Mir Financial Review Commission	according to the r Acquirer	ates of the Bank-	according to the ra Acquirer	tes of the Bank-	according to the rat	es of the Bank-	according to the ra Bank- Acquirer	ites of the	according to	the rates of the	Bank-Acquirer	according to the	e rates of the Bank-Acquirer
claims					1								
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 provide	ed	according to the ra Bank- Acquirer	ites of the	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, acco		100 som + fee, accor	-	100 som + fee, accord	-	100 som + fee, accor	-	100 KGS + accor	-	k-Acquirer rates		to the Bank-Acquirer rates
10.3.4 In the device network of other Banks outside the KR	not provi	ided	not provid	ded	not provid	led	not provid	ded	not	provided		not prov idec	,
			•		•		•			•		provide o	

10.3.5 For clients of a third-party bank	600 soms	600 soms	600 soms	600 soms	600 soms	600 soms	600 soms	600 soms	600 soms	600 soms	600 soms	600 soms	600 soms
10.4 Changing the PIN code													
10.4.1 Change of PIN-code in ATM/Mobile Banking	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
SMS alert ⁷													
11.1 Provision of SMS notification service													
11.1.1 Monthly	40 soms	40 soms	40 soms	40 soms	40 soms	40 soms	40 soms	40 soms	40 soms	100 soms	100 soms	40 soms	40 soms
11.1.2 Annually	400 soms	400 soms	400 soms	400 soms	400 soms	400 soms	400 soms	400 soms	400 soms	400 soms	400 soms	400 soms	400 soms
Money transfers from card to card													
12. Connecting to Internet banking ⁷	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
12.1. via Internet and mobile banking BAKAI 24			<u>'</u>	•									•
12.1.1. from the debit card:			1										
12.1.1.1. from Bank card to Bank card (myself)	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
12.1.1.2. from Bank card to Bank card (to other Bank cards)	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
12.1.1.3. from the Bank card to another Bank card (within	0,5%	0,5%	0,5%	0,5%	0,5%	0,5%	0,5%	0,5%	0%	0%	0%	0,5%	0,5%
Processing) ⁸							-			-	-		
12.1.1.4 Payment for utilities and other services	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free	Free
12.1.2 Funds transfers from the card account to bank account opened at the Bank	According to the approved tariffs for wire transfer		According to the approved tariffs for wire transfer		According to the approved tariffs for wire transfer		According to the approved tariffs forwire transfer		According to the approved tan wire transfer		ariffs for According to the approved tariffs for n		tariffs for non-cash transfers
12.1.3 Funds transfers from the card account to	According to the approved tariffs for		According to the approved tariffs for		According to the approved tariffs for		According to the approved tariffs		According to the approved tar		tariffs for According to the approved		tariffs for non-cash transfers
a bank account opened with another bank	wire t	ransfer	wire t	ransfer	wire tr	nnsfer	forwir	e transfer		wire transfer		2 approve	
12.2. through ATMs of the Bank													
12.2.1 Payment of utilities and other services through ATMs Banks of the Kyrgyz Republic	5 soms	5 soms	5 soms	5 soms	5 soms	5 soms	5 soms	5 soms	0 KGS	0 KGS	0 KGS	5 soms	5 soms
12.2.2 Card-to-card transfers via the Bank's ATMs	15 soms	15 soms	15 soms	15 soms	15 soms	15 soms	15 soms	15 soms	0 KGS	0 KGS	0 KGS	15 soms	15 soms
Daily card limits:													
13.1 Contactless Pay Wave payments without entering a pin code (in all													
13.1.1. quanitity	not applicable	10	not applicable	10	not app		10	10	not appl			not applicable	
13.1.2. max amount per 1 transaction	not applicable	1000	not applicable	1000	not app		1000	1000	not appl			not applicable	
13.1.3. Max. amount of 1 transaction for ELKARD cards of other banks	3000 soms	3000 soms	3000 soms	3000 soms	3000 soms	3000 soms	3000 soms	3000 soms	3000 sc	oms	30	000 soms	3000 soms
in POS-terminals of the Bank 13.2 Cashing out at an ATM (Cash ATM):			l										
13.2.1. by number of operations:	10	10	10	10	10	10	10	10	10	10	10	10	10
13.2.2. by volume of operations:	200 000 soms	200 000 soms	200 000 soms	200 000 soms	200 000 soms	200 000	200 000 soms	200 000	10	200 000 soms	10	200 000 soms	200 000 soms
, rotatile of operations.													
*						soms		soms					
13.3 Cashing out at the Cash Point (Cash POS)	10	10	10	10	10		10		10	10	10	10	10
13.3 Cashing out at the Cash Point (Cash POS) 13.3.1. by number of operations:	10 200,000 soms	10 200 000 soms	10 200 000 soms	10 200 000 soms		10	10 200 000 soms	10	10	10 200 000 soms	10		10 200,000 soms
13.3 Cashing out at the Cash Point (Cash POS)	10 200 000 soms	10 200 000 soms	10 200 000 soms	10 200 000 soms	10 200 000 soms		10 200 000 soms		10	10 200 000 soms	10	10 200 000 soms	10 200 000 soms
13.3 Cashing out at the Cash Point (Cash POS) 13.3.1. by number of operations:						10 200 000	-	10 200 000	10		10		
13.3 Cashing out at the Cash Point (Cash POS) 13.3.1. by number of operations: 13.3.2. by volume of operations:						10 200 000	-	10 200 000	10		10		
13.3 Cashing out at the Cash Point (Cash POS) 13.3.1. by number of operations: 13.3.2. by volume of operations: 13.4 Purchase at the POS (Purchase) 13.4.1. by number of operations: 13.4.2. by volume of operations:	200 000 soms	200 000 soms	200 000 soms	200 000 soms	200 000 soms	10 200 000 soms	200 000 soms	10 200 000 soms		200 000 soms		200 000 soms	200 000 soms
13.3 Cashing out at the Cash Point (Cash POS) 13.3.1. by number of operations: 13.3.2. by volume of operations: 13.4 Purchase at the POS (Purchase) 13.4.1. by number of operations: 13.4.2. by volume of operations: 13.5 Money transfers (P2P) ATM	200 000 soms	200 000 soms	200 000 soms	200 000 soms	200 000 soms	10 200 000 soms 10 200 000	200 000 soms	10 200 000 soms 10 200 000		200 000 soms		200 000 soms	200 000 soms
13.3 Cashing out at the Cash Point (Cash POS) 13.3.1. by number of operations: 13.3.2. by volume of operations: 13.4 Purchase at the POS (Purchase) 13.4.1. by number of operations: 13.4.2. by volume of operations: 13.5 Money transfers (P2P) ATM 13.5.1. by number of operations:	200 000 soms 10 200 000 soms	200 000 soms 10 200 000 soms	200 000 soms 10 200 000 soms	200 000 soms 10 200 000 soms	200 000 soms 10 200 000 soms	10 200 000 soms 10 200 000 soms	200 000 soms 10 200 000 soms	10 200 000 soms 10 200 000 soms		200 000 soms 10 200 000 soms 5		200 000 soms 10 200 000 soms	200 000 soms 10 200 000 soms 5
13.3 Cashing out at the Cash Point (Cash POS) 13.3.1. by number of operations: 13.3.2. by volume of operations: 13.4 Purchase at the POS (Purchase) 13.4.1. by number of operations: 13.4.2. by volume of operations: 13.5 Money transfers (P2P) ATM 13.5.1. by number of operations: 13.5.2. by volume of operations:	200 000 soms 10 200 000 soms 5 100 000 soms	200 000 soms 10 200 000 soms	200 000 soms	200 000 soms	200 000 soms	10 200 000 soms 10 200 000 soms	200 000 soms 10 200 000 soms	10 200 000 soms 10 200 000	10	200 000 soms 10 200 000 soms	10	200 000 soms 10 200 000 soms	200 000 soms
13.3 Cashing out at the Cash Point (Cash POS) 13.3.1. by number of operations: 13.3.2. by volume of operations: 13.4 Purchase at the POS (Purchase) 13.4.1. by number of operations: 13.4.2. by volume of operations: 13.5 Money transfers (P2P) ATM 13.5.1. by number of operations: 13.5.2. by volume of operations: 13.6 Money transfers and payments for services in Internet/mobile bank	200 000 soms 10 200 000 soms 5 100 000 soms	200 000 soms 10 200 000 soms	200 000 soms 10 200 000 soms	200 000 soms 10 200 000 soms	200 000 soms 10 200 000 soms	10 200 000 soms 10 200 000 soms 5 100 000	200 000 soms 10 200 000 soms	10 200 000 soms 10 200 000 soms 5 100 000	10	200 000 soms 10 200 000 soms 5	10	200 000 soms 10 200 000 soms	200 000 soms 10 200 000 soms 5
13.3 Cashing out at the Cash Point (Cash POS) 13.3.1. by number of operations: 13.3.2. by volume of operations: 13.4.2 by rolume of operations: 13.4.2. by number of operations: 13.4.2. by volume of operations: 13.5.1. by number of operations: 13.5.2. by volume of operations: 13.5.3. Money transfers (P2P) ATM 13.5.1. by number of operations: 13.5.2. by volume of operations: 13.6.1 Service fees:	200 000 soms 10 200 000 soms 5 100 000 soms ing "Bakai24	200 000 soms 10 200 000 soms 5 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms	10 200 000 soms 10 200 000 soms 5 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms	10 200 000 soms 10 200 000 soms 5 100 000 soms	5	200 000 soms 10 200 000 soms 5 100 000 soms	10	200 000 soms 10 200 000 soms 5 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms
13.3 Cashing out at the Cash Point (Cash POS) 13.3.1. by number of operations: 13.3.2. by volume of operations: 13.4 Purchase at the POS (Purchase) 13.4.1. by number of operations: 13.4.2. by volume of operations: 13.5 Money transfers (P2P) ATM 13.5.1. by number of operations: 13.5.0 Money transfers and payments for services in Internet/mobile bank 13.6.1 Service fees: 13.6.1.1. by quantity:	200 000 soms 10 200 000 soms 5 100 000 soms ing "Bakai24 withou	200 000 soms 10 200 000 soms 5 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms without I	200 000 soms 10 200 000 soms 5 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms without li	10 200 000 soms 10 200 000 soms 5 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms without li	10 200 000 soms 10 200 000 soms 5 100 000 soms	10 5	200 000 soms 10 200 000 soms 5 100 000 soms	5	200 000 soms 10 200 000 soms 5 100 000 soms without limitatio	200 000 soms 10 200 000 soms 5 100 000 soms
13.3 Cashing out at the Cash Point (Cash POS) 13.3.1. by number of operations: 13.3.2. by volume of operations: 13.4 Purchase at the POS (Purchase) 13.4.1. by number of operations: 13.4.2. by volume of operations: 13.5 Money transfers (P2P) ATM 13.5.1. by number of operations: 13.5.2. by volume of operations: 13.6.1 Service fees: 13.6.1. Service fees: 13.6.1. by quantity: 13.6.1.2. by volume:	200 000 soms 10 200 000 soms 5 100 000 soms ing "Bakai24	200 000 soms 10 200 000 soms 5 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms	10 200 000 soms 10 200 000 soms 5 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms	10 200 000 soms 10 200 000 soms 5 100 000 soms	5	200 000 soms 10 200 000 soms 5 100 000 soms	10	200 000 soms 10 200 000 soms 5 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms
13.3 Cashing out at the Cash Point (Cash POS) 13.3.1. by number of operations: 13.3.2. by volume of operations: 13.4 Purchase at the POS (Purchase) 13.4.1. by number of operations: 13.5 Money transfers (P2P) ATM 13.5.1. by number of operations: 13.5.2. by volume of operations: 13.6.1.6. Iservice fees: 13.6.1.1. by quantity: 13.6.1.2. by volume: 13.6.2 Money transfers	200 000 soms 10 200 000 soms 5 100 000 soms ing "Bakai24 withou 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms tlimitation 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms without 1 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms imitation 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms without li 100 000 soms	10 200 000 soms 10 200 000 soms 5 100 000 soms initiation 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms without li 100 000 soms	10 200 000 soms 10 200 000 soms 5 100 000 soms 110 100 000 soms	10 5 without lit 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms initation 100 000 soms	5	200 000 soms 10 200 000 soms 5 100 000 soms without limitatio 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms
13.3 Cashing out at the Cash Point (Cash POS) 13.3.1. by number of operations: 13.3.2. by volume of operations: 13.4 Purchase at the POS (Purchase) 13.4.1. by number of operations: 13.4.2. by volume of operations: 13.5 Money transfers (P2P) ATM 13.5.1. by number of operations: 13.5.2. by volume of operations: 13.6.1 Service fees: 13.6.1. Service fees: 13.6.1. by quantity: 13.6.1.2. by volume:	200 000 soms 10 200 000 soms 5 100 000 soms ing "Bakai24 withou 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms without 1 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms without li	10 200 000 soms 10 200 000 soms 5 100 000 soms initiation 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms without li	10 200 000 soms 10 200 000 soms 5 100 000 soms 110 100 000 soms	10 5	200 000 soms 10 200 000 soms 5 100 000 soms initation 100 000 soms	5	200 000 soms 10 200 000 soms 5 100 000 soms without limitatio	200 000 soms 10 200 000 soms 5 100 000 soms
13.3 Cashing out at the Cash Point (Cash POS) 13.3.1. by number of operations: 13.3.2. by volume of operations: 13.4 Purchase at the POS (Purchase) 13.4.1. by number of operations: 13.4.2. by volume of operations: 13.5.1. by number of operations: 13.5.1. by number of operations: 13.5.2. by volume of operations: 13.6.1 Service fees: 13.6.1.1. by quantity: 13.6.2. by volume: 13.6.2.1. by quantity: 13.6.2.1. by quantity:	200 000 soms 10 200 000 soms 5 100 000 soms ing "Bakai24 withou 100 000 soms withou	200 000 soms 10 200 000 soms 5 100 000 soms t limitation 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms without 1 without I	200 000 soms 10 200 000 soms 5 100 000 soms limitation 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms without li 100 000 soms	10 200 000 soms 10 200 000 soms 5 100 000 soms 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms without li 100 000 soms	10 200 000 soms 10 200 000 soms 5 100 000 soms 1100 000 soms 1100 000 soms	10 5 without lit 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms initation 100 000 soms mitation	10 5 5 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms without limitatio 100 000 soms without limitatio	200 000 soms 10 200 000 soms 5 100 000 soms 1 100 000 soms
13.3 Cashing out at the Cash Point (Cash POS) 13.3.1. by number of operations: 13.3.2. by volume of operations: 13.4 Purchase at the POS (Purchase) 13.4.1. by number of operations: 13.4.2. by volume of operations: 13.5.1. by number of operations: 13.5.2. by volume of operations: 13.6.1. by number of operations: 13.6.1. Service fees: 13.6.1.1. by quantity: 13.6.2. Money transfers 13.6.2. by volume: 13.6.2. by volume: 13.6.2. by volume:	200 000 soms 10 200 000 soms 5 100 000 soms ing "Bakai24 withou 100 000 soms withou 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms t limitation 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms without 1 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms limitation 100 000 soms limitation 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms without li 100 000 soms	10 200 000 soms 10 200 000 soms 5 100 000 soms 100 000 soms 100 000 soms mitation 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms without li 100 000 soms	10 200 000 soms 10 200 000 soms 5 100 000 soms 100 000 soms mitation 100 000 soms	without lit 100 000 soms without lit 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms 100 000 soms 100 000 soms itation 100 000 soms	100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms without limitatio 100 000 soms without limitatio 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms 100 000 soms 100 000 soms
13.3 Cashing out at the Cash Point (Cash POS) 13.3.1. by number of operations: 13.3.2. by volume of operations: 13.4 Purchase at the POS (Purchase) 13.4.1. by number of operations: 13.4.2. by volume of operations: 13.5.1. by number of operations: 13.5.1. by number of operations: 13.5.2. by volume of operations: 13.6.1 Service fees: 13.6.1.1. by quantity: 13.6.2. by volume: 13.6.2.1. by quantity: 13.6.2.1. by quantity:	200 000 soms 10 200 000 soms 5 100 000 soms ing "Bakai24 withou 100 000 soms withou	200 000 soms 10 200 000 soms 5 100 000 soms t limitation 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms without 1 without I	200 000 soms 10 200 000 soms 5 100 000 soms limitation 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms without li 100 000 soms	10 200 000 soms 10 200 000 soms 5 100 000 soms mitation 100 000 100 000	200 000 soms 10 200 000 soms 5 100 000 soms without li 100 000 soms	10 200 000 soms 10 200 000 soms 5 100 000 soms 110 100 000 soms 110 000 soms 110 000 soms	10 5 without lit 100 000 soms without II1 100 000	200 000 soms 10 200 000 soms 5 100 000 soms initation 100 000 soms nitation 100 000 soms 100 000 soms	100 000 soms 100 000 soms 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms without limitatio 100 000 soms without limitatio	200 000 soms 10 200 000 soms 5 100 000 soms 1 100 000 soms
13.3 Cashing out at the Cash Point (Cash POS) 13.3.1. by number of operations: 13.4.2 by volume of operations: 13.4.2. by volume of operations: 13.5 Money transfers (P2P) ATM 13.5.1. by number of operations: 13.5.2. by volume of operations: 13.5.2. by volume of operations: 13.6.1. Service fees: 13.6.1.1. by quantity: 13.6.1.2. by volume: 13.6.2 Money transfers 13.6.2.1. by quantity: 13.6.2.1. by quantity: 13.6.3.1. by quantity: 13.6.3.2.1. by quantity: 13.6.3.3.1. by quantity: 13.6.3.3.1. by quantity: 13.6.3.3.3.1. by quantity: 13.6.3.3.3.1. by quantity: 13.6.3.3.3.1. by quantity:	200 000 soms 10 200 000 soms 5 100 000 soms ing "Bakai24 withou 100 000 soms withou 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms t limitation 100 000 soms 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms without 1 100 000 soms 100 100 soms	200 000 soms 10 200 000 soms 5 100 000 soms imitation 100 000 soms 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms without li 100 000 soms without li 100 000 soms	10 200 000 soms 10 200 000 soms 5 100 000 soms initation 100 000 soms mitation 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms without li 100 000 soms	10 200 000 soms 10 200 000 soms 5 100 000 soms 100 000 soms 100 000 soms	10 5 without lit 100 000 soms without lit 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms initation 100 000 soms 100 000 soms	100 000 soms 100 000 soms 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms without limitatio 100 000 soms without limitatio 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms 100 000 soms 100 000 soms
13.3 Cashing out at the Cash Point (Cash POS) 13.3.1. by number of operations: 13.4.2 by volume of operations: 13.4.2. by volume of operations: 13.5.2 Money transfers (P2P) ATM 13.5.1. by number of operations: 13.5.2. by volume of operations: 13.5.2. by volume of operations: 13.6.1. Service fees: 13.6.1.1. by quantity: 13.6.1.2. by volume: 13.6.2 Money transfers 13.6.2.1. by quantity: 13.6.2.2. by volume:	200 000 soms 10 200 000 soms 5 100 000 soms ing "Bakai24 withou 100 000 soms withou 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms t limitation 100 000 soms 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms without 1 100 000 soms 100 100 soms	200 000 soms 10 200 000 soms 5 100 000 soms imitation 100 000 soms 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms without li 100 000 soms without li 100 000 soms	10 200 000 soms 10 200 000 soms 5 100 000 soms initation 100 000 soms mitation 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms without li 100 000 soms	10 200 000 soms 10 200 000 soms 5 100 000 soms 110 100 000 soms 110 000 soms 110 000 soms	10 5 without lit 100 000 soms without lit 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms initation 100 000 soms nitation 100 000 soms 100 000 soms	100 000 soms 100 000 soms 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms without limitatio 100 000 soms without limitatio 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms 100 000 soms 100 000 soms
13.3 Cashing out at the Cash Point (Cash POS) 13.3.1. by number of operations: 13.3.2. by volume of operations: 13.4.2 by volume of operations: 13.4.2. by volume of operations: 13.5.4.5 Money transfers (P2P) ATM 13.5.1. by number of operations: 13.5.2. by volume of operations: 13.6.1.5. by volume of operations: 13.6.1.5 Service fees: 13.6.1.1. by quantity: 13.6.1.2. by volume: 13.6.1.2. by volume: 13.6.1.3. by quantity: 13.6.2.1. by quantity: 13.6.2.2. by volume: 13.7.1 Internet Transaction (E-commerce) 13.7.1. by the number of transactions: 13.7.2. by volume of transactions: 13.8. Online transactions (deposit/withdrawal) through the Bank's cash	200 000 soms 10 200 000 soms 5 100 000 soms ing "Bakai24 withou 100 000 soms withou 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms t limitation 100 000 soms 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms without 1 100 000 soms 100 100 soms	200 000 soms 10 200 000 soms 5 100 000 soms imitation 100 000 soms 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms without li 100 000 soms without li 100 000 soms	10 200 000 soms 10 200 000 soms 5 100 000 soms initation 100 000 soms mitation 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms without li 100 000 soms 100 000 soms	10 200 000 soms 10 200 000 soms 5 100 000 soms 100 000 soms 100 000 soms 110 000 soms 110 000 soms	10 5 without lit 100 000 soms without lit 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms initation 100 000 soms nitation 100 000 soms 100 000 soms	100 000 soms 100 000 soms 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms without limitatio 100 000 soms without limitatio 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms 100 000 soms 100 000 soms
13.3 Cashing out at the Cash Point (Cash POS) 13.3.1. by number of operations: 13.3.2. by volume of operations: 13.4.2 by volume of operations: 13.4.2. by volume of operations: 13.5.2 Money transfers (P2P) ATM 13.5.1. by number of operations: 13.5.2. by volume of operations: 13.5.2. by volume of operations: 13.6.1. by quantity: 13.6.1.2. by volume: 13.6.1.2. by volume: 13.6.1.3. by quantity: 13.6.2.2. by volume: 13.7.1. by quantity: 13.6.2.2. by volume: 13.7.1. by the number of transactions: 13.7.2. by volume of transactions: 13.8.1. by the number of transactions: 13.8.2. by the volume of transactions: 13.8.2. by the volume of transactions: 13.8.2. by the volume of transactions:	200 000 soms 10 200 000 soms 5 100 000 soms ing "Bakai24 withou 100 000 soms withou 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms t limitation 100 000 soms 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms without 1 100 000 soms 100 100 soms	200 000 soms 10 200 000 soms 5 100 000 soms imitation 100 000 soms 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms without li 100 000 soms without li 100 000 soms	10 200 000 soms 10 200 000 soms 5 100 000 soms initation 100 000 soms mitation 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms without li 100 000 soms without li 100 000 soms 10 50 000 soms	10 200 000 soms 10 200 000 soms 5 100 000 soms 100 000 soms 100 000 soms 110 000 soms 110 000 soms	10 5 without lit 100 000 soms without lit 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms initation 100 000 soms nitation 100 000 soms 100 000 soms	100 000 soms 100 000 soms 10 50 000	200 000 soms 10 200 000 soms 5 100 000 soms without limitatio 100 000 soms without limitatio 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms 100 000 soms 100 000 soms
13.3 Cashing out at the Cash Point (Cash POS) 13.3.1. by number of operations: 13.4.2 by volume of operations: 13.4.2 by volume of operations: 13.5.4. by number of operations: 13.5.1. by number of operations: 13.5.1. by number of operations: 13.5.2. by volume of operations: 13.6.1. service fees: 13.6.1.1. by quantity: 13.6.1.2 by volume: 13.6.2. by volume: 13.6.2.1. by quantity: 13.6.2.2. by volume: 13.6.3.2. by volume: 13.6.3.5.2. by volume: 13.6.3.5.3. by volume: 13.6.3.5.3. by volume: 13.6.3.5.3. by volume: 13.6.3.5. by volume: 13.6.3.5. by volume: 13.6.3.5. by volume: 13.6.5.5. by volume: 13.6.5.5. by volume: 13.6.5.5. by volume: 13.6.5. by volume: 13.6.5. by volume of transactions: 13.7. by the number of transactions: 13.8.1. by the number of transactions: 13.8.2. by the volume of transactions: 13.8.3. by the volume of transactions:	200 000 soms 10 200 000 soms 5 100 000 soms ing "Bakai24 withou 100 000 soms withou 100 000 soms 10 50 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms t limitation 100 000 soms t limitation 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms without I 100 000 soms 100 000 soms 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms imitation 100 000 soms imitation 100 000 soms 50 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms without li 100 000 soms without li 100 000 soms	10 200 000 soms 10 200 000 soms 5 100 000 soms 100 000 soms mitation 100 000 soms 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms without li 100 000 soms 10 50 000 soms without limitation without limitation without limitation	10 200 000 soms 10 200 000 soms 5 100 000 soms 10 100 000 soms 1100 000 soms 1100 000 soms	without lii 100 000 soms without lii 100 000 soms 10 50 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms mitation 100 000 soms nitation 100 000 soms 100 50 000 soms	100 000 soms 100 000 soms 100 000 soms 10 soms	200 000 soms 10 200 000 soms 5 100 000 soms without limitatio 100 000 soms without limitatio 100 000 soms 10 50 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms 100 000 soms 100 000 soms 100 000 soms 100 000 soms
13.3 Cashing out at the Cash Point (Cash POS) 13.3.1. by number of operations: 13.3.2. by volume of operations: 13.4.2 Purchase at the POS (Purchase) 13.4.1. by number of operations: 13.5.2 by volume of operations: 13.5.2 Money transfers (P2P) ATM 13.5.1. by number of operations: 13.6.3.2 by volume of operations: 13.6.1 Service fees: 13.6.1.1. by quantity: 13.6.1.2. by volume: 13.6.2 Money transfers 13.6.2.1. by quantity: 13.6.2.2 by volume: 13.7 Internet Transaction (E-commerce) 13.7.1. by the number of transactions: 13.8.2 Online transactions (deposit/withdrawal) through the Bank's cash 13.8.1. by the number of transactions: 13.8.2 by the volume of transactions: 13.9 Replenishment through Cash-in terminals	200 000 soms 10 200 000 soms 5 100 000 soms ing "Bakai24 withou 100 000 soms withou 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms t limitation 100 000 soms 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms without 1 100 000 soms 100 100 soms	200 000 soms 10 200 000 soms 5 100 000 soms imitation 100 000 soms 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms without li 100 000 soms without li 100 000 soms	10 200 000 soms 10 200 000 soms 5 100 000 soms initation 100 000 soms mitation 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms without li 100 000 soms 10 50 000 soms without limitation	10 200 000 soms 10 200 000 soms 5 10 000 000 soms 10 10 000 soms 10 10 000 soms 110 10 000 soms	10 5 without lit 100 000 soms without lit 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms initation 100 000 soms nitation 100 000 soms 100 000 soms	100 000 soms 100 000 soms 10 50 000	200 000 soms 10 200 000 soms 5 100 000 soms without limitatio 100 000 soms without limitatio 100 000 soms	200 000 soms 10 200 000 soms 5 100 000 soms 100 000 soms 100 000 soms

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 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.