

**Tariffs for banking services of Kompanion Bank CJSC for individuals**

Opening of an account			
1	Opening/closing of a demand account	no charge	
2	Minimum account balance	not required	
3	Account maintenance	no charge	
4	Recovery of previously closed account	no charge	
Cash services			
5	Disbursement of cash funds up to the amount previously deposited in cash in the national / foreign currency, as well as received from transfer of a loan, term deposit	no charge	
6	Disbursement of cash funds received by non-cash transfer in the national currency	0.15% + sales tax of fee amount <sup>1</sup>	
7	Disbursement of cash funds received by non-cash transfer, amounts in foreign currency	0.30%+ sales tax of fee amount <sup>1</sup>	
8	Replacement of small bills; damaged, ripped or worn out banknotes; old-design banknotes	1%+ sales tax of fee amount <sup>1</sup>	
9	Disbursement of cash funds on pension accounts <sup>3</sup>	no charge	
10	Interest earnings on account balance <sup>3</sup>	5 % annual	
11	Acceptance of cash funds in favor of legal entities / individual entrepreneurs from third parties (not clients of the bank) <sup>6</sup>	Up to 20 000 KGS-20 KGS fee 20 001-100 000 KGS-50 KGS fee 100 001-1000 000 KGS-50 KGS fee	
12	Deposit of cash funds in the foreign currency	fixed by the Bank daily	
13	FX transactions	in accordance with fixed rates of the Bank	
14	Cash withdrawal from the "Umai" electronic wallet	0,1%, minimum 5 KGS <sup>2</sup>	
15	Coin counting (without conducting a banking operation)	up to and including KGS 100 – free. over KGS 100 – 1% of the amount	
16	Currency verification (USD/RUB/EUR/KZT) (without conducting a banking operation)	KGS 2 per banknote, max – KGS 1,000	
17	Withdrawal of cash paid (in cash) into the Client's account in another branch of the Bank (excluding payment kiosks and the e-wallet of the Bank)	<b>KGS</b>	0.1% of the transfer amount, min – KGS 20
		<b>USD</b>	Up to 400 USD – 0.6 USD Over 400 USD - 0.15% of the transfer amount
		<b>EUR</b>	Up to 335 EUR - 0.35 EUR Over 335 EUR - 0.15% of the transfer amount
		<b>RUB</b>	Up to 27,000 RUB - 40 RUB From 27,000 RUB to 100,000 RUB – 0.15% of the transfer amount Over 100,000 RUB - 0.3% of the transfer amount
Remittances			
18	Intrabank transfers including between branches of the Bank (time of receipt till 16.00), if the account is available	no charge	
19	Clearing system wire transfers in the national currency (time of receipt till 11.00)	up to KGS 20,000 – KGS 10 KGS 20,001 – 100,000 – KGS 35 KGS 100,001 – up to 1,000,000 – KGS 55	+ sales tax of fee amount <sup>1</sup>
20	GROSS wire transfers in the national currency (time of receipt till 15.00)	KGS 100	+ sales tax of fee amount <sup>1</sup>
21	SWIFT wire transfer in foreign currency at the cost of remitter (OUR)	<b>USD</b>	0.2% of transfer amount min USD 20 – max USD 200 + sales tax of fee amount <sup>1</sup>
		<b>EUR</b>	0.2% of transfer amount min EUR 20 – max EUR 200 + sales tax of fee amount <sup>1</sup>
		<b>RUB</b>	RUB 200 + sales tax of fee amount <sup>1</sup>
		<b>KZT</b>	0.1% of transfer amount min KZT 500 – max KZT 5 000 + sales tax of fee amount <sup>1</sup>
		<b>CNY</b>	0.2% of transfer amount min CNY 150 – max CNY 1 500 + sales tax of fee amount <sup>1</sup>
		<b>GBP</b>	0.2% of transfer amount min GBP 20 – max GBP 200 + sales tax of fee amount <sup>1</sup>
		<b>CHF</b>	0.2% of transfer amount min CHF 20 – max CHF 200 + sales tax of fee amount <sup>1</sup>
22	SWIFT wire transfer in USD at the cost of beneficiary (BEN)	<b>USD</b> USD 20	+ sales tax of fee amount <sup>1</sup>
23	SWIFT wire transfer in USD with a guaranteed amount to be received by a beneficiary (OUR-OUR)	Mainfee + USD 25	+ sales tax of fee amount <sup>1</sup>
24	Annulment of a payment order after execution	USD 50	+ sales tax of fee amount*
25	"BizdinKompanion" remittances in the national and foreign currency within the territory of KR without opening of an account for individuals	<b>KGS</b>	up to KGS 40,000 KGS 40 <sup>5</sup> Over KGS 40,000 0.1% of remittance amount <sup>5</sup>
		<b>USD</b>	up to USD 400 USD 0.6 Over USD 400 0.15% of remittance amount
		<b>EUR</b>	up to EUR 335 EUR 0.5 over EUR 335 0.15% of remittance

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		amount	
		up to RUB 27 000	RUB 40
		RUB 27 000 – RUB 100 000	0.15% of remittance amount
		over RUB100 000	0.3% of remittance amount
<b>Issue of statements and other documents</b>			
<b>26</b>	Issue of a statement on a client's application	KGS 100 <sup>2</sup>	
<b>27</b>	Issue of a statement for Embassy on a client's application	KGS 250 <sup>2</sup>	
<b>28</b>	Statement of account, if there is any account activity	no charge	
<b>29</b>	Repeated statements of account for a period (up to 1year)	KGS 100 <sup>2</sup>	
<b>Creditoperations</b>			
<b>30</b>	Issue of a debt status statement for clients who are active borrowers	according to the terms and conditions of a loan agreement <sup>2</sup>	
<b>31</b>	Issue of a debt status statement for clients who are not active borrowers	KGS 100 <sup>2</sup>	
<b>32</b>	Change of collateral/ partial release of collateral/ change of guarantor	1 000 KGS <sup>2</sup>	
<b>33</b>	Issuance of original collateral documents without removing a distraint of property	500 KGS <sup>2</sup>	
<b>34</b>	Permission for the second priority collateral in connection with the refinancing of loan	5% of the payable amount of the principal debt	
<b>35</b>	Change of payment schedule <sup>4</sup> : <ul style="list-style-type: none"> <li>• Individual lending</li> <li>• Group lending</li> </ul>	500 KGS <sup>2</sup> 200 KGS <sup>2</sup>	
<b>Fees and charges.Kompanion e-Wallet</b>			
No.	Service	Fee	
		Identified e-wallet	Nonidentified e-wallet
<b>1.</b>	<b>Registration and maintenance</b>		
1.1.	Registration	Free	Free
1.2.	Maintenance	Free	Free
1.3.	Identification	Not required	Free
1.4.	Linking e-wallet to an identified client	Free	Free
1.5.	PINreset	Free	Free
1.6.	PINchange	Free	Free
1.7.	Clientdatachange	Free	Free
1.8.	E-wallet block upon client request	Free	Free
1.9.	Minimumrequiredbalance	Not required	Not required
1.10.	LinkingElcard	Free	Free
<b>2.</b>	<b>Payments</b>		
2.1.	Utilities	Free	Free
2.2.	Mobile top up	Free	Free
2.3.	Internet providers	Free	Free
2.4.	Merchant payments	Free	Free
2.5.	Other services <sup>6</sup>	FromKGS 5	FromKGS 5
2.6.	Transfer to another Kompanion e-wallet <sup>7</sup>		N/a
	from 0 to 500 KGS	Free	
	501-1000 KGS	KGS 2	
	1001-5000 KGS	KGS 25	
	5001-10000 KGS	KGS 50	
	10001 KGS and more	KGS 90	
2.7.	Transfer to Kompanion Bank account	Free	Free
2.8.	Transfer to Elcard (Kompanion Bank)	Free	N/a
2.9.	Transfer to Elcard (other banks)	0.5%	N/a
2.10.	Deposit replenishment (Kompanion Bank)	Free	Free
2.11.	Loan repayments (Kompanion Bank)	Free	Free
2.12.	Transfer from Elcard to e-wallet	Free	N/a
2.13.	E-wallet replenishment via cash-in terminal	Free	Free
2.14.	E-wallet replenishment via Umai cash-in terminals	1.5%	1.5%
2.15.	E-wallet replenishment via Pay24 cash-in terminals	2.5%	2.5%
2.16.	E-wallet replenishment via Quick Pay cash-in terminals	2%	2%
2.17.	E-wallet replenishment via agents	30 KGS	N/a
2.18.	Withdrawal via Kompanion Bank cash desks	0.5%	N/a
2.19.	Withdrawalviaagents	30 KGS	N/a
<b>Limits. Kompanion e-Wallet (identified)</b>			
	Transaction	Amount	
1.	Replenishment		

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	- daily limit	KGS 50,000
	- monthly limit	KGS 500,000
2.	Withdrawal	
	- daily limit	KGS 50,000
	- monthly limit	KGS 500,000
3.	Maximum e-wallet balance	KGS 500,000
4.	Maximum transaction amount	KGS 50,000
5	Maximum monthly volume of transactions	KGS 500,000
<b>Limits. Kompanion e-Wallet (nonidentified)</b>		
	<b>Transaction</b>	<b>Amount</b>
1.	Replenishment	
	- daily limit	KGS 15,000
	- monthly limit	KGS 30,000
2.	Maximum e-wallet balance	KGS 15,000
3.	Maximum transaction amount	KGS 1,000
4	Maximum monthly volume of transactions	KGS 30,000
<b>Limits on transacting payments with Kompanion e-Wallet via Agents</b>		
	<b>Transaction</b>	<b>Amount</b>
1.	Replenishment	
	- daily limit	KGS 50,000
	- monthly limit	KGS 500,000
2.	Withdrawal	
	- daily limit	KGS 50,000
	- monthly limit	KGS 500,000
3.	Maximum e-Wallet balance	KGS 500,000
4.	Maximum transaction amount	KGS 50,000
5.	Maximum monthly volume of transactions	KGS 500,000

Tariffs are applicable in all branches and savings offices of the Bank. Tariffs can be changed and modified. Information about changes and modifications of tariffs is published on the Bank's web-site at least 10 work days before the effective date and is placed on information desks of the Bank. The Bank retains the right to set individual fees and charges, other than specified above, for clients, depending on the scope of account transactions and subject to other factors.

<sup>1</sup> Sales tax is 2% of the fee amount according to the applicable legislation of the Kyrgyz Republic.

<sup>2</sup> Tariffs are specified with taxes according to the applicable legislation of the Kyrgyz Republic.

<sup>3</sup> Pension accounts are opened at the written request of the client.

<sup>4</sup> Tariffs for loans in programs are used according to the terms of cooperation.

<sup>5</sup> Tailored fees may be offered in some of Kompanion Bank offices.

<sup>6</sup> Fees are determined by services providers and are indicated before payment confirmation when a transaction is conducted.

<sup>7</sup> The fee shall be paid by a sender.