

Opening of an account			
1	Opening/closing an account at the request of the client	no charge	
2	Closing an account that has been inactive for 12 months or more	100 KGS, 100 RUB, 1 USD, 1 EUR, and if the balance is less than 100 KGS, 100 RUB, 1 USD, 1 EUR - in the amount of the balance of funds on the account.	
3	Accrual of interest on the daily balance of funds on: The demand account "Account 2.0" in KGS, RUB, and USD currencies The demand account "Kelechek" in KGS currency	The interest rate is changed by the Bank on a regular basis unilaterally	
4	Minimum account balance for resident clients	not required	
5	Account maintenance	no charge	
6	Recovery of previously closed account	no charge	
Cash services			
7	Disbursement of cash funds up to the amount previously deposited in cash in national /foreign currency, including funds received from a term deposit transfer	no charge	
8	Disbursement of cash funds received by non-cash transfer in the national currency	1,5% + sales tax of fee amount ^{1, 3}	
9	Commission for cash withdrawal of loan funds through a cash desk (when receiving loan funds in cash)	1,5% + sales tax of fee amount ^{1, 3}	
10	Disbursement of cash funds received by non-cash transfer, amounts in foreign currency Individual tariffs can be set by agreement of both parties.	set by the Bank daily ¹	
11	Exchange of foreign currency notes based on the following conditions: - original colors altered or stained with ink - significant printing defects - torn and glued banknotes, when it is proved that integrated parts belong to the same banknote - a corner or edge is missing, torn, with small holes or punctures (if they do not indicate cancellation) - burnt or scorched banknotes and other defects. - U.S. Dollars issued up to and including the year 2006.	2% + sales tax on the commission amount ¹ Banknotes with a stamp and/or seal are accepted without a commission. According to wear and tear criteria, the Bank reserves the right to refuse acceptance of worn foreign currency banknotes.	
12	Account replenishment in foreign currency: - with small denomination banknotes: USD – 1, 2, 5,10, 20; EUR – 5, 10, 20; RUB – 10, 50,100, 200; KZT – 500 - with old banknotes: U.S. Dollars issued in 2006 or earlier.	2% + sales tax on the commission amount ¹	
13	Acceptance of cash funds in favor of legal entities / individual entrepreneurs from third parties (not clients of the bank) ³	Up to 20 000 KGS – 30 KGS 20 001-100 000 KGS – 50 KGS 100 001-1000 000 KGS – 70 KGS	
14	Deposit of cash funds in the foreign currency ³	set by the Bank daily	
15	Foreign exchange transactions	in accordance with rates set by the Bank	
16	Recounting of coins/banknotes of small denominations in the national currency:		
16.1	- with subsequent execution of a banking transaction	no charge The bank does not accept foreign currency coins.	
16.2	- without subsequent execution of a banking transaction, whereas the following are considered small denominations: 1 KGS, 3 KGS, 5 KGS, 10 KGS, and 20 KGS.	1% + sales tax on the commission amount ¹ min - 50 KGS The bank does not accept foreign currency coins.	
17	Currency verification (USD/RUB/EUR/KZT) without subsequent execution of a banking transaction	5 KGS per banknote min – 50 KGS, max – 10,000 KGS	
18	Withdrawal of cash deposited into the Client's account through another branch of the Bank (excluding the payment terminals and electronic wallets of the Bank) ⁴	KGS	Up to 5,000,000 KGS – no charge Over 5,000,000 KGS – 0.1% of the transfer amount
		USD	Up to 400 USD – 0.6 USD Over 400 USD - 0.15% of the transfer amount
		EUR	Up to 335 EUR - 0.35 EUR Over 335 EUR - 0.15% of the transfer amount
		RUB	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			
19	Intrabank transfers including between branches of the Bank (reception until 4 p.m.), provided the account is available.	no charge	
20	Clearing system wire transfers in the national currency (reception until 11 a.m.)	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 on the fee amount ¹
21	GROSS wire transfers in the national currency (reception until 3 p.m.)	KGS 100	+ sales tax on the fee amount ¹
	SWIFT wire transfer in foreign currency at the sender's expense (OUR)	EUR	0.2% of transfer amount min 45 EUR – max 300 EUR + sales tax on the fee amount ¹
		RUB	0.1% of transfer amount + sales tax on the fee amount ¹

Tariffs for banking services of Kompanion Bank CJSC for individuals

Effective date 01.01.2026

22		min 400 RUB – max 2 000 RUB		
		KZT	0.1% of transfer amount min 500 KZT – max 5 000 KZT + sales tax on the fee amount ¹	
		CNY	0.2% of transfer amount min 150 CNY – max 1 500 CNY + sales tax on the fee amount ¹	
23	SWIFT wire transfer in US dollars at the sender's expense (OUR) to countries/banks according to the Bank's list. ⁵ For USD transfers in favor of “Zhejiang Tailong Commercial Bank” routed through the correspondent bank “Zhejiang Chouzhou Commercial Bank,” an additional recipient bank fee of 0.5% of the transfer amount is applied.	USD	0.2% of transfer amount min 35 USD – max 200 USD + sales tax on the fee amount ¹	
24	SWIFT wire transfer in US dollars at the sender's expense (OUR) to countries/banks not specified in the Bank's list (execution period – up to 7 working days).	USD	0.4% of transfer amount min 100 USD – max 400 USD + sales tax on the fee amount ¹	
25	USD transfers to third-party banks via the correspondent bank 'Bank CenterCredit'	USD	0,4% от суммы перевода min USD 100 max USD 400 + налог с продаж от суммы комиссии ¹	
26	SWIFT wire transfer in USD at the expense of the beneficiary (BEN)	USD	35 USD + sales tax on the fee amount ¹	
27	Annulment of a payment order after execution		50 USD + sales tax on the fee amount ¹	
28	«BizdinKompanion» Money transfers for individuals accepted in cash in both national and foreign currencies at Kompanion Bank outlets across Kyrgyzstan (no bank account is required)	KGS	up to 50,000 KGS	50 KGS ³
			Over 50,000 KGS	0.1% of the remittance amount ³
		USD	up to 400 USD	0.6 USD
			Over 400 USD	0.15% of the remittance amount
		EUR	up to 335 EUR	0.5 EUR
			over 335 EUR	0.15% of the remittance amount
		RUB	up to 50 000 RUB	50 RUB
			50 000 RUB – 100 000 RUB	0.1% of the remittance amount
			Over 100 000 RUB	0.3% of the remittance amount
	KGS	up to 80,000 KGS	80 KGS	
Over 80,000 KGS		0.1% of the remittance amount		
Fee for sending a «Bizdin Kompanion» transfer in KGS through the Central Branch or Sub-branches № 053-17-104, № 053-17-50, and №053-16-99.				
Issuance of bank statements and other documents				
29	Issue of a statement on a client's application	100 KGS ²		
30	Issue of a statement for Embassy on a client's application	250 KGS ²		
31	Statement of debt by client's request, once in a month	Free		
32	Statement of debt requested second (+) time in a month/after closure of loan	100 KGS ²		
33	Account statement in the presence of movement	Free		
34	Additional account statement for the period (no more than 1 year)	100 KGS ²		

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.

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

² Tariffs are specified with taxes according to the applicable legislation of the Kyrgyz Republic.

³ Individual rates may apply in certain cases. In the event of a payment return due to incorrect details provided by the client, the commission charged by the Bank for sending the payment is non-refundable.

⁴ The tariff does not apply in the following cases:

- replenishment of an account at the Bishkek branch, the Central branch and the Bishkek-South branch, provided that the account is opened at one of these specified branches;
- replenishment of an account at the Osh branch and the Osh-Datka branch, provided that the account is opened at one of these specified branches.

⁵You can review the list at the bank branches when sending a transfer in US dollars via the SWIFT system. The bank may make changes to the list unilaterally.