Remote banking services in the mobile application of «Kompanion Bank», CJSC
basic tariffs and limits (restrictions)

ELECTRONIC WALLET			
1	**Service**	**Remote Identification**	**Full Identification**
1.1	Electronic Wallet Registration	Free	Free
1.2	Electronic wallet maintenance	Free	Free
1.3	Electronic wallet identification	Free	Не требуется
1.4	Linking an electronic wallet to an identified customer	Free	Free
1.5	Electronic wallet blocking	Free	Free
1.6	Linking an Elcard to the electronic wallet	Free	Free
1.7	Mobile app PIN code recovery	Free	Free
1.8	Mobile app PIN code change	Free	Free
1.9	Customer personal data update	Free	Free
2	**Transaction processing**		
2.1	Utility bill payment	From 0 som to 30 (depending on the service provider)	From 0 som to 30 (depending on the service provider)
2.2	Mobile operator services payment	MEGA, Beeline - Free of charge O!: • From 0 to 500 KGS - 3 KGS • From 501 to 1,000 KGS - 6 KGS • 1,001 KGS and above - 10 KGS	MEGA, Beeline - Free of charge O!: • From 0 to 500 KGS - 3 KGS • From 501 to 1,000 KGS - 6 KGS • 1,001 KGS and above - 10 KGS
2.3	Internet service provider payment	From 0 to 20 som (depending on the provider)	From 0 to 20 som (depending on the provider)
2.4	Payment at retail locations	Free	Free

2.5	Transfers between Kompanion wallets	Free	Free
2.6	Transfer to the settlement account at CJSC «Bank Companion»	Free	Free
2.7	Transfer to an Elcard payment card of any bank, including cards of CJSC «Bank Companion»	Free	Free
2.8	Top-up of Kompanion card (Elcard/Visa) via card account	Free	Free
2.10	Deposit top-up at CJSC «Bank Kompanion»	Free	Free
2.11	Loan repayment at CJSC «Bank Kompanion»	Free	Free
2.12	Transfer from Elcard to electronic wallet	Free	Free
2.13	Top-up of electronic wallet through payment terminals of CJSC «Bank Kompanion»	Free	Free
2.14	Top-up of the Kompanion e-wallet and card via payment terminals of UMAI / Balance KG/	Transfers to wallet or card: • Up to and including 100,000 soms per recipient per month — no commission. • Above 100,000 soms per recipient per month — 1% commission on the excess amount.	Transfers to wallet or card: • Up to and including 100,000 soms per recipient per month — no commission. • Above 100,000 soms per recipient per month — 1% commission on the excess amount.
2.15	Top-up of the electronic wallet via payment terminals (Unipay, ОНОЙ, QuickPay, Pay24, O! Bank and other partner terminal networks)	up to 2.5%	up to 2.5%
2.16	Top-up of electronic wallet through Kompanion Agent	Free	Free
2.17	Withdrawal of electronic money through CJSC «Bank Kompanion» cashiers	Up to 20 som – 5 som, above 20 som – 0.5%	Up to 20 som – 5 som, above 20 som – 0.5%

2.18	Withdrawal of electronic money through Kompanion Agent	Free	Free
2.19	Top-up of wallets in Kyrgyzstan (O!Bank, BalanceKg, Megapay, etc.)	Free	Free
2.20	Virtual Asset Purchase and Sale Service (Provider — Baisanar LLC)	Not available for remotely verified users.	The virtual asset purchase/sale exchange rate is set by the provider and includes the Bank's 1% spread.

Online lending	
Remote Identification	**Full Identification**
Loan amount from 2,000 to 15,000 som, at 26.99% annual interest rate, APR (Annual Percentage Rate) from 31.05%	Loan amount from 2,000 to 200,000 som, at 26.99% annual interest rate, APR (Annual Percentage Rate) from 31.05%
Limits on transactions in the electronic wallet	
Remote Identification	**Full Identification**
Minimum balance – not required	Minimum balance – not required
Maximum balance in the wallet – 200,000 som	Maximum balance in the wallet – 7,000,000 som
Maximum payment volume per month – 200,000 som	Maximum payment volume per month – 7,000,000 som
Daily limit – 200,000 som	Daily limit – 500,000 som
All services are available within the limit	There are no limits on transfers and payments
Kopilka	
Accrual of interest on the daily balance of funds in the “Kopilka” demand account in KGS.	The interest rate is changed by the Bank on a regular basis at its sole discretion.