

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

| ELECTRONIC WALLET |  |   |   |
|-------------------|--|---|---|
| 1                 | Service  | Remote Identification   | Full Identification   |
| <b>1.1</b>        | Electronic Wallet Registration   | Free  | Free  |
| <b>1.2</b>        | Electronic wallet maintenance  | Free  | Free  |
| <b>1.3</b>        | Electronic wallet identification   | Free  | Не требуется  |
| <b>1.4</b>        | Linking an electronic wallet to an identified customer                                   | Free  | Free  |
| <b>1.5</b>        | Electronic wallet blocking   | Free  | Free  |
| <b>1.6</b>        | Linking an Elcard to the electronic wallet   | Free  | Free  |
| <b>1.7</b>        | Mobile app PIN code recovery   | Free  | Free  |
| <b>1.8</b>        | Mobile app PIN code change   | Free  | Free  |
| <b>1.9</b>        | Customer personal data update  | Free  | Free  |
| 2                 | Transaction processing   |   |   |
| <b>2.1</b>        | Utility bill payment   | From 0 som to 30 (depending on the service provider)                    | From 0 som to 30 (depending on the service provider)                    |
| <b>2.2</b>        | Mobile operator services payment   | Mega, Beeline – free<br>O! – from 3 to 10 som (depending on the amount) | Mega, Beeline – free<br>O! – from 3 to 10 som (depending on the amount) |
| <b>2.3</b>        | Internet service provider payment  | From 0 to 20 som (depending on the provider)                            | From 0 to 20 som (depending on the provider)                            |
| <b>2.4</b>        | Payment at retail locations  | Free  | Free  |
| <b>2.5</b>        | Transfers between Kompanion wallets  | Free  | Free  |
| <b>2.6</b>        | Transfer to the settlement account at CJSC «Bank Companion»                              | Free  | Free  |
| <b>2.7</b>        | Transfer to an Elcard payment card of any bank, including cards of CJSC «Bank Companion» | Free  | Free  |

|             |   |  |  |
|-------------|---|--|--|
| <b>2.8</b>  | Top-up of Kompanion card (Elcard/Visa) via card account   | Free   | Free   |
| <b>2.10</b> | Deposit top-up at CJSC «Bank Kompanion»   | Free   | Free   |
| <b>2.11</b> | Loan repayment at CJSC «Bank Kompanion»   | Free   | Free   |
| <b>2.12</b> | Transfer from Elcard to electronic wallet   | Free   | Free   |
| <b>2.13</b> | Top-up of electronic wallet through payment terminals of CJSC «Bank Kompanion»                        | Free   | Free   |
| <b>2.14</b> | Top-up of the Kompanion e-wallet and card via payment terminals of UMAI / Pay 24 / Balance KG/ O!Bank | Transfers to wallet or card: <ul style="list-style-type: none"> <li>Up to and including 100,000 soms per recipient per month — no commission.</li> <li>Above 100,000 soms per recipient per month — 1% commission on the excess amount.</li> </ul> | Transfers to wallet or card: <ul style="list-style-type: none"> <li>Up to and including 100,000 soms per recipient per month — no commission.</li> <li>Above 100,000 soms per recipient per month — 1% commission on the excess amount.</li> </ul> |
| <b>2.15</b> | Top-up of electronic wallet through Unipay/ Quick Pay/Оной payment terminals                          | up to 2.5%   | up to 2.5%   |
| <b>2.16</b> | Top-up of electronic wallet through Kompanion Agent   | Free   | Free   |
| <b>2.17</b> | Withdrawal of electronic money through CJSC «Bank Kompanion» cashiers                                 | Up to 20 som – 5 som,<br>above 20 som – 0.5%   | Up to 20 som – 5 som,<br>above 20 som – 0.5%   |
| <b>2.18</b> | Withdrawal of electronic money through Kompanion Agent  | Free   | Free   |
| <b>2.19</b> | Top-up of wallets in Kyrgyzstan (O!Bank, BalanceKg, Megapay, etc.)                                    | Free   | Free   |

| <b>Online lending</b>  |   |
|--|---|
| <b>Remote Identification</b>   | <b>Full Identification</b>  |
| 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% |
| <b>Limits on transactions in the electronic wallet</b>   |   |
| <b>Remote Identification</b>   | <b>Full Identification</b>  |
| Minimum balance – not required   | Minimum balance – not required  |
| Maximum balance in the wallet – 100,000 som  | Maximum balance in the wallet – 7,000,000 som   |
| Maximum payment volume per month – 100,000 som   | Maximum payment volume per month – 7,000,000 som  |
| Daily limit – 100,000 som  | Daily limit – 500,000 som   |
| All services are available within the limit  | There are no limits on transfers and payments   |
| <b>Kopilka</b>   |   |
| 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.                             |