

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

<b>ELECTRONIC WALLET</b>			
<b>1</b>	<b>Service</b>	<b>Remote Identification</b>	<b>Full Identification</b>
<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
<b>2</b>	<b>Transaction processing</b>		
<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 O! – from 3 to 10 som (depending on the amount)	Mega, Beeline – free 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 / Balance KG/	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 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%
<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, above 20 som – 0.5%	Up to 20 som – 5 som, 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.