

Elcard Card Service Fees

Nº	Service	Individuals	Payroll Projects	Pension Card	Social Card
1	Card issue and account opening (5-7 business days for Bishkek; 10-15 business days for regions)	free of charge	free of charge	free of charge	free of charge
2	Annual fee (year 1)	free of charge	free of charge	free of charge	free of charge
3	Annual fee (year 2 and further)	100 KGS	100 KGS	free of charge	free of charge
4	Delivery of cards around Bishkek upon online opening	100 KGS	100 KGS	100 KGS	100 KGS
5	Minimum required balance ¹	100 KGS	100 KGS	100 KGS	0 KGS
6	Re-issue (expiration)	free of charge	free of charge	free of charge	free of charge
	Re-issue (loss, theft, damage, PIN loss)	100 KGS	100 KGS	free of charge; more than twice a year - 100 KGS	80 KGS
7	Account closure	free of charge	free of charge	free of charge	free of charge
8	Blocking/unblocking	free of charge	free of charge	free of charge	free of charge
9	Text message notifications	1 st month free of charge, then 20 KGS per month	1 st month free of charge, then 20 KGS per month	free of charge	n/a
10	Withdrawal:				
	- Kompanion Bank ATMs	0.4%	0.4%	free of charge	free of charge
	- Demir Bank ATMs	0.4%	0.4%	free of charge	free of charge
	- other bank ATMs	0.6%	0.6%	0.4%	0.4%
11	Merchant payments	free of charge	free of charge	free of charge	free of charge
12	Card-to-card transfers (CARDEX)	15 KGS	15 KGS	15 KGS	15 KGS
13	Balance enquiry:				
	- Kompanion Bank ATMs	free of charge	free of charge	free of charge	free of charge
	- Demir Bank ATMs	free of charge	free of charge	free of charge	free of charge
	- other bank ATMs	7 KGS	7 KGS	7 KGS	7 KGS
13	ATM mini statements (recent 10 transactions)				
	- Kompanion Bank ATMs	5 KGS	5 KGS	free of charge	free of charge
	- Demir Bank ATMs	5 KGS	5 KGS	free of charge	free of charge
	- other bank ATMs	7 KGS	7 KGS	7 KGS	7 KGS
14	Replenishment (via cash office)	free of charge	0.5%	0.5%	0.5%
15	Replenishment (non-cash)	free of charge	free of charge	free of charge	free of charge
16	Balance interest	3% p.a.	0%	3% p.a.	3% p.a.
17	Technical (unauthorized) overdraft fee	0%	0%	0%	0%
18	Minimum required balance for interest accrual	3,000 KGS	-	0 KGS	0 KGS
Claims					
19	Card return (other bank ATMs); claims on transactions conducted via other bank's ATMs. Usual response time - 30 business days	100 KGS	100 KGS	100 KGS	100 KGS
20	Urgent card return (within 2 business days if a card has been left in the Bank's ATM in Bishkek; within 5 business days if a card has been left in the Bank's ATM outside Bishkek)	200 KGS	200 KGS	100 KGS	100 KGS
21	Card return (Kompanion Bank ATMs)	free of charge	free of charge	free of charge	free of charge
22	Refund of money left in the Bank's ATM. Refund is made after the next scheduled cash collection within 10 business days	50 KGS	50 KGS	50 KGS	50 KGS
23	Investigation of card claims (including photo & video proofs) (Kompanion Bank ATMs)	100 KGS	100 KGS	100 KGS	100 KGS
24	Investigation of card claims (including photo & video proofs) (other bank ATMs)	tbd by merchant acquirer	tbd by merchant acquirer	tbd by merchant acquirer	tbd by merchant acquirer
Limits²					
25	Withdrawal limit:				
	- one transaction	15,000 KGS	15,000 KGS	15,000 KGS	15,000 KGS
	- daily limit	200,000 KGS	200,000 KGS	200,000 KGS	200,000 KGS
26	Non-cash payments (daily limit)	300,000 KGS	300,000 KGS	100,000 KGS	100,000 KGS
27	One-time CARDEX limit (daily)	50,000 KGS	50,000 KGS	50,000 KGS	50,000 KGS

The fees are applicable to all offices of the Bank. The fees may change. Information about changes to the fees is published on the Bank's website at least 30 calendar days prior to the effective date and is also available on the information boards in the Bank's offices. The fees include taxes as stipulated by the applicable KR law. Other account service fees are provided in the Bank's Schedule of Fees.

¹ The minimum required balance will be frozen on a client's account upon the first deposit of funds to the account. This amount will be available upon expiration of a client's card or termination of his/her account.

² The limits can be changed at the client's request.