

Service fees for VISA Classic products (individuals)

№	Service	Visa Classic	Visa Classic Payroll Project
1 Card issue, re-issue and servicing			
1.1.	KGS account opening	free of charge	free of charge
1.2.	Card issue		
	- standard issue (embossed) (5-7 business days for Bishkek; 10-15 business days for regions)	free of charge	free of charge
	Delivery of cards around Bishkek upon online opening	KGS 100	KGS 100
1.3.	Card re-issue		
	- expiration	free of charge	free of charge
	- loss, theft, damage	KGS 200/USD 3	KGS 100
1.4.	PIN envelope re-issue	KGS 50/USD 1	KGS 50
1.5.	Card account closure	free of charge	free of charge
1.6.	Annual fee		
	year 1	KGS 200/USD 3	free of charge
	year 2 and further	KGS 100/USD 2	KGS 100
1.7.	Blocking/unblocking	free of charge	free of charge
1.8.	Minimum required balance	KGS 200/USD 3	KGS 200
1.9.	Text message notifications (monthly)	1 st month free of charge, then KGS 20/USD 0.3 per month	1 st month free of charge, then KGS 20 per month
2 Card operations			
2.1.	Cash withdrawal		
	- Kompanion Bank ATMs and cash desk	0.4%	0.3% ¹
	- Demir Bank ATMs	0.4%	0.3% ²
	- other bank ATMs	0.6% min KGS 200/USD 3	0.6% min KGS 200
2.2.	Non-cash payment for products and services at retail and service outlets	free of charge	free of charge
2.3.	Balance enquiry		
	- Kompanion Bank ATMs	free of charge	free of charge
	- Demir Bank ATMs	free of charge	free of charge
	- other bank ATMs	KGS 50/USD 1	KGS 50
2.4.	ATM mini statement (recent 10 transactions)	KGS 5/USD 0.1	KGS 5
2.5.	Cash deposit via cash desk	free of charge	free of charge
2.5.1.	Replenishment (via PAYMENT TERMINALS)	free of charge	free of charge
2.6.	Non-cash crediting of funds to card	free of charge	free of charge
2.7.	Balance interest	n/a	n/a
3 Limits**			
3.1.	payWave transactions	KGS 1 000 2 transactions	KGS 1 000 2 transactions
3.2.	Cash withdrawal via ATMs		
	- 1 transaction	KGS 25 000	KGS 25 000
	- daily limit	KGS 80 000	KGS 80 000
3.3.	Non-cash payment for products and services	KGS 200 000	KGS 200 000
3.4.	Intrabank transfer to client's accounts	KGS 500 000	KGS 500 000

¹ 0% fee is possible.

² 0% fee is possible.



	via ATM		
<p>* Equivalent in foreign currency at the Bank's exchange rate by the date of cash withdrawal/payment * Primary card limits can be changed at the client's request.</p>			
4	Claims		
4.1.	Refund of money forgotten in Bank's ATM. Refund is made upon the next scheduled cash collection within 10 business days.	KGS 100/USD 1.5	KGS 100
4.2.	Return of card left in Bank's ATM. Card is returned upon the next scheduled cash collection within 30 business days.	KGS 100/USD 1.5	KGS 100
4.3.	Urgent card return within 2 business days (if the card has been left in Bank's ATM in Bishkek)	KGS 200/USD 3	KGS 200
4.4.	Urgent card return within 5 business days (if the card has been left in Bank's ATM outside Bishkek)	KGS 200/USD 3	KGS 200
4.5.	Return of card left in other bank's ATM	KGS 200/USD 3	KGS 200
4.6.	Claims on transactions conducted via other bank's ATMs	KGS 100/USD 1.5	100 KGS

The fees are applicable to all branches and outlets of the Bank. The fees may change. Information about changes to the fees is published on the Bank's website at least 10 business days prior to the effective date and is also available on the information boards in the Bank's offices. The fees include taxes according to the applicable KR law.