

RATES FOR BANK SERVICES OF OJSC "KEREMET BANK" FOR INDIVIDUALS AND LEGAL ENTITIES

	Description of services	Cost in the bank office	Cost through "Internet banking system"
1.	Account opening and maintenance		
1.1.	Account opening	100 som	
1.2.	Account management (if there is one or more transactions per month)*		
1.2.1.	For individuals	free	
1.2.2.	For legal entities and individual entrepreneurs	100 som	
1.3.	Minimum balance on accounts for legal entities and individual	0 som	
1.4.	Commission for an inactive account*	100 som	
1.5.	Account closure	free	
1.6.	Recovering of previously closed account	200 som	
1.7.	Exchange bureau service	500 som	
2.	Cash service		
2.1.	Cash withdrawal		
2.1.1.	Kyrgyz som		
	For individuals and legal entities	0.3%	
	Within the limits of previously deposited cash within 1 calendar year at the branch where the account is opened	free	
	For funds received in the accounts of legal entities in trade acquiring (as payment for goods and services through POS – terminals)	free	
2.1.2.	US dollars		
	For individuals and legal entities	0.5%	
	Within the limits of previously deposited cash within 1 calendar year at the branch where the account is opened	free	
2.1.3.	Euro		
	For individuals and legal entities	0.7%	
	Within the limits of previously deposited cash within 1 calendar year at the branch where the account is opened	free	
2.1.4.	Russian ruble		
	For individuals and legal entities	0.7%	
2.1.5.	Kazakh tenge		
	For individuals and legal entities	0.3%	
2.2.	Cash withdrawal from a current account **	0.7%	
2.3.	Cash deposit in foreign currency (de-cashing)	0.50%	
2.4.	Cash deposit by third parties at a branch other than the branch where the account is opened (for legal entities)	Fee is established on a daily basis. Charged on the day the transfer is sent	
2.5.	Recalculation of funds at the request of the client without subsequent payment of funds to the account	0.1% (min.30 som)	
2.6.	Providing a machine to recount cash and determine the authenticity of banknotes for bank customers (only if the client deposits money into the account)	0.1% of the amount, min 500 som	
2.7.	Commission for accepting dilapidated notes in foreign currency (USD, EUR, RUB, KZT)	free	
2.8.	Commission for accepting dilapidated notes in foreign currency (USD, EUR, RUB, KZT)	0.1% of the amount	
3.	Cashless payments with and without opening a customer account to an account with another bank for individuals and legal entities		
3.1.	Outgoing payments in Kyrgyz soms		
3.1.1.	Clearing (payment acceptance time from 9:00 to 11:00)		
	for amounts up to 20 000 soms	10 som	10
	for amounts from 20 001 to 100 000 soms	35 som	35
	for amounts from 100 001 soms to 500 000 soms	55 som	55
	for amounts from 500 001 soms to 1 000 000 soms	70 som	70
3.1.2.	Gross (payment acceptance time from 9:00 to 15:00)	150 som	150
3.2.	Outgoing payments with the condition "OUR" (all expenses are at the expense of the sender, payment is accepted until 16:00)		
3.2.1.	Outgoing payments in US dollars		
3.2.1.1.	Reception and sending "Day to day" (the time of receipt of payment from 9:00 to 16:00)	0,15%, min 20 US dollars, max 300 US dollars	0,15%, min 20 US dollars, max 300 US dollars
3.2.1.2.	Payments with the condition guaranteed "OUR"	Main fee + 50 US dollars	Main fee + 50 US dollars
3.2.2.	Outgoing payments in Euro		
3.2.2.1.	Reception and sending "Day to day" (the time of receipt of payment from 9:00 to 16:00)	0,15%, min 25 Euro, max 250 Euro	0,15%, min 25 Euro, max 250 Euro
3.2.2.2.	Payments with the condition guaranteed "OUR"	Main fee + 50 euro	Main fee + 50 euro
3.3.	Outgoing payments with the condition "BEN" (all expenses are at the expense of the recipient)		
3.3.1.	Outgoing payments in US dollars with the condition "BEN"	0,15%, min 20 US dollars, max 100 US dollars	0,15%, min 20 US dollars max 100 US dollars
3.3.2.	Outgoing payments in Euro with the condition "BEN"	0,15%, min 25 Euro, max 150 Euro	0,15%, min 25 Euro , max 150 Euro
3.4.	Outgoing payments in other currencies		
3.4.1.	Outgoing payments in Kazakh tenge (acceptance of payments until 16:00)	0,10%, min 1500 tenge max 5000 tenge	0,10%, min 1500 tenge max 5000 tenge
3.4.2.	Outgoing payments in Russian rubles (acceptance of payments until 16:00)	0,10%, min 200 rubles . max 1500 rubles	0,10%, min 200 rubles . max 1500 rubles
3.4.3.	Outgoing payments in RMB (acceptance of payments before 16:00)	20 US dollars regardless of the amount	20 US dollars regardless of the amount
3.4.4.	Outgoing payments in other currencies	0,15%, min 20 US dollars, max 250 US dollars	0,15%, min 20 US dollars, max 250 US dollars
3.5.	Transfers within the branch network of OJSC "Keremetbank" with account opening ***		
3.5.1.	For legal entities		
	Kyrgyz som	20 som	20
	U.S. Dollars	1 US dollars	1 US dollars
	Euro	1 euro	1 euro
	Russian ruble	1 US dollars	1 US dollars
	Kazakh tenge	1 US dollars	1 US dollars
	In other currencies	1 US dollars	1 US dollars
3.5.2.	For individuals		
	Kyrgyz som	20 som	20
	U.S. Dollars	1 US dollars	1 US dollars
	Euro	1 euro	1 euro
	Russian ruble	1 US dollars	1 US dollars
	Kazakh tenge	1 US dollars	1 US dollars
	In other currencies	1 US dollars	1 US dollars
3.5.3.	Top-up your own account in any currencies	free	
3.6.	Transfers within the branch network of OJSC "Keremetbank" without opening an account for individuals (When receiving a transfer, a fee for issuing funds is not charged. When sending a transfer in foreign currency, the sender pays a commission for de-cashing, established by the Bank on a daily basis.)		
	Kyrgyz som	0.1% of the amount, min 50 som	
	U.S. Dollars	0.2%	

	Epo		0.2%
	Russian ruble		0.2%
	Kazakh tenge		0.2%
	In other currencies		0.2%
3.7.	Transfers for individuals and legal entities within the same branch of OJSC "Keremetbank" with account opening		
	Payments in all currencies		free
3.8.	Crediting received cashless funds in all currencies		free
4.	Accepting payments in favor of 3 persons (without opening an account)		30 som
5.	Conversion operations	Courses are set on a daily basis.	
6.	Feedback or changes, as well as a payment investigation		
	In Kyrgyz soms		200 som
	Russian ruble / Kazakh tenge		50 US dollars
	US dollars / Euros		100 US dollars
7.	Transfers for individuals without opening an account using money transfer systems		
	Gold Crown (\$, €, rub.), Western Union (\$, rub) Unistream (\$, €, rub., Som), Contact (\$, €, rub).	Fees depend on the amount according to the system rates	
8.	Renting an individual bank safe. Discounts for renting for a period of more than 90 days - 10%, more than 180 days - 20%, more than 365 days - 30%)		
8.1.	Case size 7 x 12 x 54 cm		10 som/day
8.2.	Case size 3 x 24 x 34 cm		10 som/day
8.3.	Case size 5.5 x 24 x 34 cm		11 som/day
8.4.	Case size 7 x 24 x 34 cm		11 som/day
8.5.	Case size 7 x 24 x 54 cm		13 som/day
8.6.	Case size 10.5 x 24 x 34 cm		13 som/day
8.7.	Case size 12 x 24 x 34 cm		13 som/day
8.8.	Case size 14 x 24 x 54 cm		15 som/day
8.9.	Case size 15.5 x 24 x 34 cm		15 som/day
8.10.	Case size 17 x 24 x 34 cm		15 som/day
8.11.	Case size 7 x 29.5 x 43 cm		15 som/day
8.12.	Case size 12 x 29.5 x 59.5 cm		15 som/day
8.13.	Case size 17 x 29.5 x 43 cm		15 som/day
8.14.	Case size 20 x 29.5 x 59.5 cm		15 som/day
8.15.	Case size 28 x 24 x 34 cm		20 som/day
8.16.	Case size 43 x 29.5 x 59.5 cm		20 som/day
8.17.	Case size 45 x 59.5 x 59.5 cm		25 som/day
8.18.	Safe (2 locks)		25 som/day
8.19.	Cabinets (2 locks)		20 som/day
8.20.	Cabinets (1 lock)		15 som/day
8.21.	Insurance deposit		2000 som
8.22.	Penalty for the loss of the key to the deposit safe deposit box		1000 som
8.23.	Penalty for untimely release of the safe deposit box after the expiration of the lease		500 som
9.	Internet banking (for individuals, legal entities)*		
9.1.	System connection		free
9.2.	Subscription fee		free
10.	Provision of certificates, forms and documents		
10.1.	Issuance of a checkbook		100 som
10.2.	Issuance of certificates (cost is indicated for 1 account)		300 som
10.3.	Issuing a copy of documents from the archive		200 som
10.4.	Issue of duplicate personal accounts, payment documents at the request of the client		
	up to 30 days from the date of transaction		100 som
	over 30 days from the date of transaction		200 som
10.5.	Issuance of powers of attorney to customers of the Bank (for individuals)		100 som
10.6.	Providing account statements (cost is indicated for 1 account)		
10.6.1.	For legal entities and individual entrepreneurs		free
10.6.2.	For individuals		100 som
11.	Forwarding account statements, debit and credit memos, confirmations, etc.		
11.1.	Fax		
	within the city of Bishkek		free
	within Kyrgyzstan		100 som/1page.
	international communication		300 som/1page
11.2.	Mailing list		20 som + actual expenses
12.	Operations with Government Securities		
12.1.	For individuals		
	residents		free
	non-residents	0.2% of the transaction amount, max	2000 soms
12.2.	For legal entities		
	residents	0.2% of the transaction amount, max	2000 soms
	non-residents	0.2% of the transaction amount, max	2000 soms

*For clients of the Bank who have passed remote identification - free of charge.

**The Commission is deducted if the account has been inactive for six months or more. The Commission is charged in the amount of the account balance, but no more than 100 som

*** Except for the following loans, for which this commission is not charged:

- all types of mortgage loans;
- business development loans issued within the framework of state/government and social programs to clients, individuals and individual entrepreneurs;
- loans for employees of OJSC "Keremet Bank".

Remarks:

- All fees mentioned in this document are valid at the time of the conclusion of the agreement and can be reviewed by the Bank unilaterally.
- All fees are charged in the national currency of the Kyrgyz Republic or in the currency of the account at the rate of the National Bank of the Kyrgyz Republic on the day of the operation.
- All fees are indicated taking into account all taxes and fees in accordance with the current legislation of the Kyrgyz Republic.
- Bank has right to additionally charge commissions of other banks and other commissions of third parties arising from the execution of customer operations.