

Tariffs for transactions with bank cards

No. 1 Elkart							
1.1.	Services	Natural persons		Pensioner card		Social transfers card	
		swipe card	contactless card	swipe card	contactless card	swipe card	contactless card
1.2.	Currency of card account	KGS					
1.3	Validity of card	3 years		3 years	8 years	3 years	8 years
1.4	Account and card maintenance						
1.4.1	Crediting funds to card accounts	0					
1.4.2	Commission for issuing of basic card/ additional card	Free / -	200 / 200	Free / -			
1.4.3	Commission for re-issuance of basic card/ additional card upon expiration	Free / -	200 / 200	Free / -			
1.4.4	Commission for reissue of a card due to theft, loss, damage, change of name of a client, etc. Main card/Additional card	150 / 150	250 / 250	Free / -	100 / -	60 / -	80 / -
1.4.5	Additional fee for urgent issue/ reissue of main/additional card (within 2 working days, Bishkek city) ¹	200 / 200	300 / 300	100 / -	200 / -	100 / -	200 / -
1.4.6	Commission for servicing - first and subsequent years. Main / Additional card	100 / 100		Free / -	100 / -	Free / -	Free / -
1.4.7	Change of PIN code (at ATMs of the Bank)	0					
1.4.8	SMS notification (monthly)	30					
1.4.9	Interest accrual on the balance on card accounts (annual interest rate)	-		5%		0,3%	
1.5	Commission for cash withdrawals via devices						
1.5.1	Withdrawal of funds at ATMs and cash withdrawal points of OJSC "Keremet Bank"	0.3%		0%			
1.5.2	Withdrawal of funds at ATMs and cash withdrawal points of other banks in the territory of the Kyrgyz Republic	0.6%					
1.5.3	Withdrawals from ATMs and cash withdrawal points of other banks abroad	-	1.5%	-	1.5%	-	1.5%
1.6	Commissions for non-cash transactions on card account						
1.6.1	Payment for purchases and services in trade and service enterprises through POS terminals	Free					
1.6.2	Commission for transfer of funds from Elkart card to Elkart card of another bank via ATM of the Bank	15 no more than 5,000 som per transaction					
1.6.3	Commission for transfer of funds from Elkart card to Elkart card of another bank via Internet banking and Mobile banking	0.5% min. 3 som					
1.6.4	Funds transfer via ATM of other banks	15					
1.7	Statements and inquiries						
1.7.1	Receipt of card account statement by e-mail	Free					
1.7.2	Requesting information on the balance of the card account via ATMs of OJSC "Keremet Bank"	0					
1.7.3	Requesting information about the balance on the card account via ATMs of other banks in the territory of the Kyrgyz Republic	5					
1.7.4	Requesting information about the status of the card account balance via ATMs of other banks abroad	-	10	-	10	-	10
1.7.5	Obtaining a statement on card account via ATMs of OJSC "Keremet Bank"	5					
1.7.6	Obtaining a statement on card account via ATMs of other banks	7					
1.8	Suspension/resumption of transactions on the card						
1.8.1	Card blocking (without entering in "strict" stop list)	Free					
1.8.2	Card blocking (with entering in "strict" stop list) ²	20		Free	20	20	
1.8.3	Card unlocking	Free					
1.8.4	Commission for an inactive account ³	100		-		100	
1.9	Claims settlement services						
1.9.1	Commission for the review of financial claims for operations carried out in a third-party bank Term of consideration is up to 30 (thirty) working days.	100					
1.9.2	Commission for repayment of money forgotten by a client when conducting transactions at ATMs of OJSC "Keremetbank"	100					
1.9.3	Requesting video surveillance from ATM of OJSC "Keremetbank" on disputable transaction conducted on a client's card account						
1.9.3.1	for clients of OJSC "Keremet Bank"	500					
1.9.3.2	for third-party organizations and their clients	1000					
1.9.3.3	Requesting video surveillance in ATMs of third-party banks on controversial transactions carried out on a client's card account	According to the Acquirer's tariffs					

¹ Commission for urgent reissue of cards in the regions - within 4 working days.

² Card entered in stop list cannot be unlocked and must be reissued.

³ Commission is charged if the account has been inactive for six months or more. Commission is charged in the amount of the account balance, but not more than 100 som.

No. 2 Visa standard									
2.1	Services	VISA Classic		VISA Gold			VISA Infinite		
2.2	Currency of card account	KGS	USD	KGS	USD	EURO	KGS	USD	EURO
2.3	Validity of card	3 years					2 years		
2.4	Account and card maintenance								
2.4.1	Security deposit ¹	200	3	1000	20	20	50 000	1000	1000
2.4.2	Crediting funds to card accounts ²	0							
2.4.3	Commission for issuing of main/additional card (within 5 working days)	0							
2.4.4	Commission for reissue of main/additional card upon expiry of card (within 5 working days)	0							
2.4.5	Commission for annual service of cards in first and subsequent years Main card/additional card ³	200/100	3/1.5	1000 /500	20/10	20/10	20 000	300	250
2.4.6	Commission for reissue of card due to theft, loss, damage, change of name of client, etc. Main card/additional card	400	8	1200	20	20	3000	50	50
2.4.7	Additional fee for urgent issue/ reissue of main/additional card (within 2 working days, Bishkek city) ⁴	500	9	1500	25	25	0		
2.4.8	Change of PIN (at ATMs of the Bank)	20	0,3	20	0,3	0,3	0		
2.4.9	SMS notification (monthly)	30	0,5	30	0,5	0,5	0		
2.5	Commission for removal of cash via card-reading device of "KeremetBank" OJSC								
2.5.1	Withdrawal of funds at ATMs and POS terminals (in branches) of "KeremetBank" OJSC ⁵	0,3%	3%	0,3%	3%	0,3%	0,3%	3%	0,3%
2.5.2		0,5%	3%	0,5%	3%	0,5%	0,5%	3%	0,5%
2.5.3	ATM cash withdrawal in other banks in the territory of the Kyrgyz Republic	Min 80	Min 1,5	Min 80	Min 1,5	Min 1,5	Min 80	Min 1,5	Min 1,5
		1%	3%	1%	3%	1%	1%	3%	1%
2.5.4	ATM cash withdrawal in other banks abroad	Min 150	Min 3	Min 150	Min 3	Min 3	Min 150	Min 3	Min 3
		1%	3%	1%	3%	1%	1%	3%	1%
2.5.5	Withdrawal of funds in branches of other Banks in the territory of the Kyrgyz Republic and abroad ⁶	Min 500	Min 8	Min 500	Min 8	Min 8	Min 500	Min 8	Min 8
2.6	Commissions for non-cash transactions on card account								
2.6.1	Payment for purchases and services in trade and service enterprises through POS terminals	0							
2.7	Statements and inquiries								
2.7.1	Monthly receipt of card account statement by E-Mail	0							
2.7.2	Request information about the balance via ATMs of "KeremetBank" OJSC	0							
2.7.3	Request information about the balance via ATMs of other banks, as well as out of the Kyrgyz Republic	40	0,5	40	0,5	0,5	0		
2.8	Suspension/resumption of transactions on the card								
2.8.1	Temporary card blocking	0		0			0		
2.8.2	Card blocking (stop list) ⁷	20	0,3	20	0,3	0,3	0		
2.8.3	Card unlocking	0							
2.8.4	Commission for an inactive account ⁸	100	2	100	2	2	100	2	2
2.9	Commission for visiting business halls according to the Lounge Key program								
2.9.1	6 times a year ⁹	-		-			Free		
2.9.2	More than 6 times a year	-		-			32 US-Dollars per visit		
2.10	Claim work services								
2.10.1	Commission for repayment of money forgotten by Client when conducting transactions at ATMs of "Keremetbank" OJSC	100 som							
2.10.2	Request video surveillance from ATM of "Keremetbank" OJSC on disputed transaction conducted on Client's card account								
2.10.2.1	for clients of "Keremetbank" OJSC	500 som							
2.10.2.2	for third-party organization and its clients	1000 som							
2.10.2.3	Request video surveillance in ATMs of third-party Banks on controversial transactions carried out on Client's card account	According to the Acquirer's tariffs							

¹ Amount of the insurance deposit is blocked on card accounts at the first receipt of funds to card account. This amount becomes available when closing card account. Insurance deposit for recipients of transfers Golden Crown - 0.

² Funds received through the Golden Crown system for recipients of transfers - 0; crediting of other funds for recipients of transfers Golden Crown - 0.3%.

³ Commission for annual service of card: for recipients of transfers Golden Crown - 0 in first year.

⁴ Commission for urgent reissue of cards in the regions - within 4 working days

⁵ Withdrawal of funds from ATMs and POS terminals (branches) of "KeremetBank" OJSC for recipients of transfers Golden Crown - 0%.

⁶ Banks may charge an additional commission for cashing when withdrawing funds from third-party POS-terminals (cash desks).

⁷ Card entered in stop list cannot be unlocked and must be reissued.

⁸ 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/ruble, 2 US dollars/Euro.

⁹ The bank reserves the right to change the number of free visits.

No.3 Visa/ Elkart Credit						
3.1	Services	VISA Classic		VISA Gold		Elkart
3.2	Currency of card account	KGS	USD	KGS	USD	KGS
3.3	Validity of card	3 years				
3.4	Account and card maintenance					
3.4.1	Security deposit	0				
3.4.2	Crediting funds to card accounts	0				
3.4.3	Commission for issuing of card (within 5 working days)	0				
3.4.4	Commission for reissue of card upon expiry of card (within 5 working days)	0				
3.4.5	Commission for annual service of cards in first and subsequent years	200	3	1000	20	100
3.4.6	Commission for reissue of card due to theft, loss, damage, change of name of client, etc.	400	8	1200	20	150
3.4.7	Additional fee for urgent issue/ reissue card (within 2 working days, Bishkek city) ¹	500	9	1500	25	200
3.4.8	Change of PIN (at ATMs of the Bank)	20	0,3	20	0,3	0
3.4.9	SMS notification (monthly)	0	0	0	0	0
3.5	Commission for removal of cash via card-reading device of "KeremetBank" OJS					
3.5.1	Withdrawal of funds at ATMs and POS terminals (in branches) of "KeremetBank" OJSC	1%				0.6%
3.5.2	ATM cash withdrawal in other banks in the territory of the Kyrgyz Republic	1%		1%		0.6%
		Min 150	Min 3	Min 150	Min 3	
3.5.3	ATM cash withdrawal in other banks abroad	1%		1%		-
		Min 150	Min 3	Min 150	Min 3	
3.5.4	Withdrawal of funds in branches of other Banks in the territory of the Kyrgyz Republic ²	1%		1%		0.6%
		Min 500	Min 8	Min 500	Min 8	
3.5.5	Withdrawing funds from branches of other banks abroad ³	1%		1%		-
		Min 500	Min 8	Min 500	Min 8	
3.6	Commissions for non-cash transactions on card account					
3.6.1	Payment for purchases and services in trade and service enterprises through POS terminals	1%				0%
3.6.2	Transfer money from a card to any account of KeremetBank OJSC ⁴	1%				0%
3.6.3	Transfer money from card to accounts opened with other banks of the Kyrgyz Republic ³	1%				0%
3.7	Statements and inquiries					
3.7.1	Monthly receipt of card account statement by E-Mail	0				
3.7.2	Request information about the balance via ATMs of "KeremetBank" OJSC	0				
3.7.3	Request information about the balance via ATMs of other banks of the Kyrgyz Republic	40	0,5	40	0,5	5
3.7.4	Request information about the balance via ATMs of other banks outside the Kyrgyz Republic	40	0.5	40	0.5	-
3.8	Suspension/resumption of transactions on the card					
3.8.1	Temporary card blocking	0		0		0
3.8.2	Card blocking (stop list) ⁴	20	0,3	20	0,3	20
3.8.3	Card unlocking	0				
3.8.4	Commission for an inactive account ⁵	100	2	100	2	100
3.9	Claim work services					
3.9.1	Commission for repayment of money forgotten by Client when conducting transactions at ATMs of "Keremetbank" OJSC	100 som				
3.9.2	Request video surveillance from ATM of "Keremetbank" OJSC on disputed transaction conducted on Client's card account					
3.9.2.1	for clients of "Keremetbank" OJSC	500 som				
3.9.2.2	for third-party organization and its clients	1000 som				
3.9.2.3	Request video surveillance in ATMs of third-party Banks on controversial transactions carried out on Client's card account	According to the Acquirer's tariffs				

¹ Commission for urgent reissue of cards in the regions - within 4 working days

² Banks may charge an additional commission for cashing when withdrawing funds from third-party POS-terminals (cash desks)

³ Plus transfer fee

⁴ Card entered in stop list cannot be unlocked and must be reissued

⁵ 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 / 2 US dollars

TARIFFS FOR TRANSACTIONS WITH ELKART BANK CARDS

(name of the Organization)

No.	Name of the service	Elkart-Business	
		swipe card	contactless card
1.	Currency of card account	KGS	
2.	Validity of card	3 years	
3.	Account and card maintenance		
3.1.	Minimum down payment	0	
3.2.	Commission for crediting funds		
3.2.1.	Crediting of funds received to accounts by trade acquiring (as payment for goods and services through POS terminals) ¹	0	
3.2.2.	Crediting of other monetary funds ²	0.3%	
3.3.	Commission for card issuing	Free	200
3.4.	Commission for reissue of card upon expiration	Free	200
3.5.	Commission for reissue of a card due to theft, loss, damage, change of name of a client, etc. ³	80	250
3.6.	Additional commission for urgent issue/ reissue of a card (within 2 working days, Bishkek) ⁴	100	300
3.7.	Commission for servicing - first year	130	
3.8.	Commission for servicing - second and subsequent years	100	
3.9.	Change of PIN code (at ATMs of the Bank)	0	
3.10.	SMS notification (monthly) ⁵	30	
4.	Commission for cash withdrawals via devices		
4.1.	Withdrawal of funds at ATMs and cash withdrawal points of OJSC "Keremet Bank"	0%	
4.2.	ATM cash withdrawal and withdrawal in cash offices of other banks	0.60%	
4.3.	Withdrawal from ATMs and cash withdrawal points abroad	-	1.5%
5.	Commissions for non-cash transactions on card account		
5.1.	Payment for purchases and services in trade and service enterprises through POS terminals	Free	
5.2.	Commission for transfer of funds from Elkart card to Elkart card of another bank via ATM of the Bank	15 no more than 5,000 som per transaction	
5.3.	Commission for transfer of funds from Elkart card to Elkart card of another bank via Internet banking and Mobile banking	0.5% min 3 som	
5.4.	Funds transfer via ATM of other banks	15	
6.	Statements and inquiries		
6.1.	Receipt of card account statement by e-mail	Free	
6.2.	Requesting information on the balance of the card account via ATMs of OJSC "Keremet Bank"	Free	
6.3.	Requesting information about the balance of card account via ATM of other banks	5	
6.4.	Requesting information about the status of the card account balance via ATMs abroad	-	10
6.5.	Obtaining a statement on card account via ATMs of OJSC "Keremet Bank"	5	
6.6.	Obtaining a statement on card account via ATMs of other banks	7	
7.	Suspension/resumption of transactions on the card		
7.1.	Card blocking (without entering in "strict" stop list)	Free	
7.2.	Card blocking (with entering in "strict" stop list)	20	
7.3.	Card unlocking	Free	
7.4.	Commission for an inactive account ⁶	100	
8.	Claims settlement services		
8.1.	Commission for the review of financial claims for operations carried out in a third-party bank Term of consideration is up to 30 (thirty) working days.	100	
8.2.	Commission for repayment of money forgotten by a client when conducting transactions at ATMs of OJSC "Keremetbank"	100	
8.3.	Requesting video surveillance from ATM of OJSC "Keremetbank" on disputable transaction conducted on a client's card account		
8.3.1.	for clients of OJSC "Keremet Bank"	500	
8.3.2.	for third-party organizations and their clients	1000	
8.4.	Requesting video surveillance in ATMs of third-party banks on controversial transactions carried out on a client's card account	According to the Acquirer's tariffs	

NOTE: The Bank reserves the right to change and set individual rates.

¹ Commission of the Bank from transactions amounts credited to account of the Enterprise for sold goods (works, services) to cardholders is specified in Agreement of electronic terminals placement (POS terminals).

² Maximum amount of one deposit in POS terminal is 15,000 som. There are no restrictions on number of deposits.

³ When reissuing due to theft, loss, damage or change of name, card is placed in "strict" stop list

⁴ Commission for urgent reissue of cards in regions - within 4 working days.

⁵ Connection fee for SMS notification is charged monthly.

⁶ Commission is charged if the account has been inactive for six months or more. Commission is charged in the amount of the account balance, but not more than 100 som.

1	Services	VISA Classic	Visa Gold	Elkart	
2	Currency of card account	KGS/USD	KGS/USD	KGS	
3	Validity of card	3 years			
4	Account and card maintenance				
4.1	Security deposit ⁱ	100 / 2	1000 / 20	-	
4.2	Crediting funds to card accounts	0			
4.3	Commission for issuing of main/additional card (within 5 working days)	0			
4.4	Commission for reissue of main/additional card upon expiry of card (within 5 working days)	0			
4.5	Commission for servicing - first year (Main card/additional card)	0-100 / 0-1,5	0-500 / 0-10	100	
4.6	Commission for servicing – second and subsequent years; Main/ additional card	100 / 1,5	500 / 10	80	
4.7	Commission for reissue of card due to theft, loss, damage, change of name of client, etc. Main card/additional card	200 / 4	600 / 10	100	
4.8	Additional fee for urgent issue/ reissue of main/additional card (within 2 working days, Bishkek city) ⁱⁱ	200 / 4	500 / 10	200	
Notice: when sending cards for the reasons described below, the “stop list card”					
4.9	Change of PIN (at ATMs of the Bank)	20 / 0,3		0	
4.10	SMS notification (monthly)	30 / 0,5			
5	Payroll accounting				
5.1	Payroll accounting to card accounts of employees of the Organization	0-0.3% (by agreement with organization)			
6	Commission for removal of cash via card-reading device of "KeremetBank" OJSC				
6.1	Withdrawal of funds at ATMs and POS terminals (in branches) of "KeremetBank" OJSC	0-0.3% (by agreement with organization)			
6.2	ATM cash withdrawal in other banks in the territory of the Kyrgyz Republic	0,5%		0,6%	
		min 80 som / 3 dollars			
6.3	ATM cash withdrawal in other banks abroad	1%		-	
		min 150 som / 3 dollars			
6.4	Withdrawal of funds in branches of other Banks in the territory of the Kyrgyz Republic and abroad ⁱⁱⁱ	1%		-	
		min 500 som / 8 dollars			
7	Commissions for non-cash transactions on card account				
7.1	Payment for purchases and services in trade and service enterprises through POS terminals	0			
7.2	Commission for transfer of funds from Elkart card to Elkart card of another bank via ATMs of the Bank	-		15 no more than 5,000 som per transaction	
7.3	Commission for transfer of funds from Elkart card to Elkart card of another bank via Internet Banking and Mobile Banking	-		0,5% min. 3 som	
7.4	Funds transfer via ATMs of other banks	-		15	
8	Statements and inquiries				
8.1	Monthly receipt of card account statement by E-Mail	free			
8.2	Request information about the balance via ATMs of "KeremetBank" OJSC	0			
8.3	Request information about balance status via ATMs of other banks - members of payment system ELKART	-		5	
8.4	Request information about the balance via ATMs of other banks, as well as out of the Kyrgyz Republic	40/ 0,5		-	
8.5.	Obtaining a mini-statement on card account via ATM of "Keremet Bank" OJSC, each request	-		5 som	
8.6.	Obtaining a mini-statement on card account via ATM of other banks, each request	-		7 som	
9	Suspension/resumption of transactions on the card				
9.1	Temporary card blocking	0			
9.2	Card blocking (stop list) ^{iv}	20 / 0,3			
9.3	Card unlocking	free			
9.4	Commission for an inactive account ^v	100 / 2			
10	Claim work services				
10.1	Commission for the review of financial claims for operations carried out in a third-party Bank: Term of consideration is up to 30 (thirty) working days.	100 som (for Elkart)			

10.2	Commission for repayment of money forgotten by Client when conducting transactions at ATM of "Keremetbank" OJSC	100 som
10.3	Request video surveillance from ATMs of "Keremetbank" OJSC on disputed transaction conducted on Client's card account	
10.3.1	for clients of "Keremetbank" OJSC	500 som
10.3.2	for third-party organizations and their clients	1,000 som
10.4	Request video surveillance in ATMs of third-party Banks on controversial transactions carried out on Client's card account	According to the Acquirer's tariffs

NOTICE: The Bank reserves the right to change and set individual tariffs

ⁱ Amount of the insurance deposit is blocked on card accounts at the first receipt of funds to card account. This amount becomes available when closing card account.

ⁱⁱ Commission for urgent reissue of cards in regions within 4 working days.

ⁱⁱⁱ Banks may charge an additional commission for cashing when withdrawing funds from third-party POS-terminals (cash desks).

^{iv} Card entered in stop list cannot be unlocked and must be reissued

^v 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/ 2 US dollars.