

RATES FOR SERVICES OF DOS-CREDOBANK OJSC FOR LEGAL ENTITIES from 01.01.2026

1. Client's bank account (opening, maintenance, closing)			
1.1	Opening an account*	<ul style="list-style-type: none"> - for individual entrepreneurs – free of charge; - for legal entities – 200 KGS. 	
1.2	Fee for opening and maintenance of a loan account.	Depending on the terms of the loan product	
1.3	Minimum account balance	not required	
1.4	Account management	free of charge	
1.4.2	VIP cash desk service with VIP status	3000 KGS per month.	
1.4.3	VIP cash desk service with Premium VIP status	5000 KGS per month.	
1.5	Maintaining an account of a legal entity, not working over 12 months	500 KGS	If the account balance is less than 500 KGS, the amount of the actual balance on the account will be charged. (for accounts in foreign currency at the accounting rate on the date of write-off)
1.6	Account closure	free of charge	
1.7	Providing a checkbook (50 sheets)	400 KGS	
2. Internet banking and issuing of certificates			
2.1	Connecting to the Internet banking service	free of charge	
2.2	Issuance of bank certificates at the client's request (Legal entities).	1000 KGS	for each document
2.3	Issuance of duplicate account statements, consolidated account statements for a period, duplicate payment receipts, duplicate SWIFT credit and debit advices, money transfer transaction information, as well as other archived and cash documents.	up to 1 year – 300 KGS; over 1 year – 500 KGS	for each document
3. Money transfers			
3.1	Transfers within the Bank between branches in national currency other		

	currencies	free of charge	
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3.2	Transfers in favor of clients of other banks	Sum	Rate
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	Outgoing payments in Kyrgyz soms (clearing) until 11:00 a.m.:	Up to 20,000	30 KGS
		20,000.01 - 100,000	40 KGS
		100,000.01 - 500,000	60 KGS
		500,000.01 and above	70 KGS
	Outgoing payments in Kyrgyz soms (gross) until 03:30 p.m.	150 KGS	

3.3	Foreign currency with the OUR condition (expenses at the sender's expense)), payment acceptance time until 04.30 p.m.**	rate	minimum	maximum
	US Dollars: other countries (via Harbour & Hills correspondent)	0.2%	130 USD	400 USD
	US Dollars: Countries according to the list	0.2%	50 USD	400 USD
	Euro: other countries (via Harbour & Hills correspondent)	0.2%	130 euros	400 euros
	Euro: countries according to the list	0.2%	70 EUR	350 EUR
	Russian rubles	0.15%	1000 RUB	5000 RUB
	Kazakhstani tenge	0.15%	4000 KZT	20,000 KZT
	Swiss franc	0.2%	130 USD	400 USD
	British pound sterling	0.2%	130 USD	400 USD
	Tajik somoni	0.2%	20 USD	200 USD
	Uzbek sums	0.3%	30 USD	220 USD
	Chinese yuan: other countries (via Harbour & Hills correspondent)	0.2%	130 USD	400 USD
	Chinese Yuan: Countries according to the list	0.2%	20 USD	400 USD
	Chinese yuan (via correspondent Longjiang Bank Co. Ltd)	0.3%	20 USD	-

3.4	Changes of terms, requests, cancellations and refunds of transfers at the client's request:		
	Kyrgyz som	200 KGS	for each application
	US dollars	100 USD	
	CNY	80 USD	
	EURO	100 EUR	
	Kazakhstani tenge	4,000 KGS	

	Russian rubles	4,000 KGS	
	Swiss franc, British Pound Sterling, Turkish lira, Tajikistani somoni, Uzbekistani sums	4,000 KGS	
3.5	Crediting non-cash currency to a client's account	free of charge	

4. Cash transactions

Cash withdrawal and deposit

4.1	Cash withdrawal of funds deposited in cash	free of charge		
4.2	Issuance of cash received in non-cash (including those received through another branch of bank)	KGS	0.4%	min. 150 KGS
		USD, EUR, RUB, KZT	fee amount is established by an executive order approved by the Bank's Executive in charge of the Treasury Department.	
4.3	Cashing out funds received by cashless means for replenishment/opening of a fixed-term deposit	free of charge		Only for deposits opened in the national currency, subject to compliance final deposit term
4.4	Depositing cash into national currency on individual entrepreneurs accounts and legal entities	opened in Bishkek city		0.10% (min. 60 KGS)
		open in other regions		free of charge

4.5	Cash deposits in foreign currency into accounts for SWIFT transfers, regardless of the Bank's deposit point.	The fee amount is established by an executive order approved by the Bank's Executive overseeing the Treasury Department.	
4.6	Depositing cash in foreign currency to the account of entrepreneurs and legal entities	The size of the commission is established by the order of the Chairman Boards of Directors	
4.7	Crediting to account and exchange of worn/mutilated banknotes for fit banknotes:		

	National currency	free of charge	
	Other currencies (including US dollar banknotes issued before 2006)	2.0%	from the amount (pursuant to the fitness/unfitness criteria for banknotes).
4.8	Consolidation of banknotes:		
	National currency	free of charge	
	Other currencies	2.0%	from the amount
4.9	Counting and authentication of banknotes at the client's request without subsequent deposit into an account:		
	KGS, USD, EUR, RUB, KZT	2 KGS	each banknote
	Counting of coins into national currency	5% of the total amount	minimum 20 KGS

5. Transactions with securities on behalf of clients

5.1	Purchase and sale of State Treasury Bills (T-Bills): Minimum quantity per submitted application is 100 units.	0.05% of the application amount	Minimum 1000 KGS	Maximum 10000 KGS
5.2	Purchase and sale of NBKR Notes: No minimum quantity per submitted application.	0.05% of the application amount	Minimum 1000 KGS	Maximum 10000 KGS

6. Rental of safe deposit boxes

6.1	Small	900 KGS	1 month
	Average	1500 KGS	1 month

	Big	2000 KGS	1 month
6.2	Penalties for overdue return of keys by the lessee and/or late rental payments.	50 KGS	per day
6.3	Fine for losing a key	7000 KGS	The fine includes the deposit value of the key.
6.4	Deposit for a bank safe deposit box key	4000 KGS	The Bank shall refund the security deposit provided that the Client has no outstanding rental debts to the Bank, the key is returned, and all other terms and conditions specified in the agreement are met.
7. Other			
7.1	Re-issuance of a power of attorney for the release of seizure.	1000 KGS	for a power of attorney
7.2	Storage of cash collection bags.	20,000 – 30,000 KGS per month	At the discretion of the Branch Director, subject to concurrence with the Operations Director.
7.3	Fee for the review of documents of E-money System Operators / Aggregating Agents / International E-money System Operators / International E-money Issuers upon entering into an agreement with the Bank.	15,000 KGS	The commission amount is set by order of Supervising Member of the Board (one-time)
7.4	Cash collection service	3000 KGS	For travel to one point
Notes			
<i>All commission fees are indicated inclusive of sales tax and are charged in the national currency of the Kyrgyz Republic or in the account currency at the NBKR exchange rate on the day of the transaction;</i>			
<i>The Bank reserves the right to change the established commission amounts depending on market conditions, as well as to charge special commissions for the performance of non-standard situations;</i>			
<i>The Bank has the right to additionally charge postal, telegraph, telephone and other third-party fees arising in connection with the execution of the client's transactions.</i>			
<i>* In the event of a refund or cancellation of transfers, correspondent banks may deduct additional commissions from the principal amount of the transfer.</i>			

**According to the decision of the CAP 203 (3) dated 12/30/2025.*

