

RATES FOR SERVICES OF DOS-CREDOBANK OJSC FOR INDIVIDUALS from 01.01.2026

1. Client's bank account (opening, maintenance, closing)				
1.1	Opening an account	for individuals: residents - free of charge, non-residents - 500 KGS		<i>except for urgent ones deposits and for management of Escrow accounts</i>
1.2	Fee for opening and maintaining a credit account	Depending on the terms of the loan product		
1.3	Minimum account balance	not required		
1.4	Account management	Free of charge		
1.5	Maintaining an account for an individual who has been unemployed for 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	Escrow account	rate	Minimum	Change of conditions
	Opening/closing	Free of charge		
	Transaction amount	Unlimited		
	Account management (free for Bank employees)	0.02% of the amount	1000 KGS	5000 KGS
2. Online banking and issuing of certificates				
2.1	Connecting to the Internet banking service	Free of charge		
2.2	Issuance of certificates at the client's request (individuals)	1000 KGS		for each document
2.3	Issuance of duplicates of account statements, summary statements for a period, and duplicate receipts; provision of SWIFT message copies, credit/debit notes, and transaction information for money transfers, as well as other archival 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 for individuals: in national currency other currencies	Free of charge Free of charge		

3.2	Transfers within the Bank between branches for individuals under the system "Amanat"	rate	Minimum
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	in national currency	0.10% of the amount	75 KGS
	US dollar	0.5% of the amount	0.8 USD
	Euro	0.2% of the amount	0.7 EUR
	Russian rubles	0.2% of the amount	70 RUB
	Kazakhstani tenge	0.2% of the amount	300 KZT

3.3	Cash deposits in foreign currency for money transfers via the Amanat system	the size of the commission is established by order of the Chairman of the Board	
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3.4	Changing the recipient of a transfer by order of client	50 KGS	
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3.5	Transfers in favor of clients of other banks	Sum	Rate
	Outgoing payments in Kyrgyz soms (clearing) up to 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) up to 3:30 p.m.	150 KGS	

3.6	Foreign currency with a condition OUR (costs at the expense of the sender), 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	0.2%	130 euros	400 euros

	(via Harbour & Hills correspondent)			
	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	-

3.7	Changes of terms, requests, cancellations, and refunds of transfers at the client's request for legal entities and individuals:			
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	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	

3.8	Crediting non-cash currency to a client's account	Free of charge		
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3.9	Commissions for money transfer systems Zolotaya Korona, WesternUnion, MoneyGram, RIA, UPT, Astrasend, Sendy, KWIKPAY, BEST	according to the tariffs of money transfer systems		
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4. Cash transactions

Cash withdrawal

4.1	Cash withdrawal of funds deposited in cash for individuals	Free of charge		
	Issuance of cash received in non-cash, for individuals (including	KGS (except for pensioners' accounts)	0.7%	

4.2	received through another branch of the Bank)	USD, EUR, RUB, KZT	the commission amount is set by order approved by the Head of the Bank in charge Department of the Treasury	min 60 KGS
4.3	Cash withdrawal of funds received via non-cash transfer, following the closure of term deposits by individuals via Internet Banking.	KGS, USD, EUR, RUB, KZT		Free of charge
4.4	Cash withdrawal of funds received via non-cash transfer for the purpose of opening or topping up term deposits for individuals.	Free of charge		Only for deposits opened in national currency, subject to compliance final deposit term
Cash withdrawal from e-wallets through Bank branches				
4.5	Balance	2.5%		min. 20 KGS
	Megapay	3%		
	O! Dengi	1.5%		
4.6	Serving unidentified and identified user of the Megapay E-wallet and the Amanat agent module, which has not been operating for 12 months	500 KGS		Annually, if the balance is less than 500 KGS, a fee equal to the actual remaining balance shall be charged.
4.7	Depositing cash in national currency into individuals' accounts	opened in Bishkek city		0.10% (min. 60 KGS)
		open in other regions		Free of charge
4.8	Acceptance of foreign currency cash for subsequent SWIFT wire transfers, applicable at any Bank service point or branch.	The commission fee is established by a directive approved by the Bank Executive supervising the Treasury Department.		
4.9	Depositing cash in foreign currency to individuals	The size of the commission is established by order of the Chairman of the Board		
4.10	Acceptance of local currency cash from third parties for the purpose of debt servicing (loan repayment) to Micro-Credit Companies, Micro-Finance Companies, Credit Unions, and Finance Companies.	50 KGS		
	Repayment of a loan issued by	Free of charge		

4.11	Dos-Credobank OJSC or replenishment of a deposit in national and/or foreign currency		
4.12	Crediting to account and exchange of unfit banknotes for fit banknotes:		
	National currency	Free of charge	
	Other currencies (including US dollar banknotes issued before 2006)	2.0%	from the amount (in accordance with the fitness criteria for banknotes)
4.13	Consolidation of banknotes:		
	National currency	Free of charge	

	Other currencies	2.0%	from the amount
4.14	Counting and authenticity verification of banknotes at the client's request without subsequent deposit of funds to the account::		
	KGS, USD, EUR, RUB, KZT	2 KGS	each banknote
	Counting of coins into national currency	5% of the total amount	minimum 20 KGS

4.15	Payment of taxes and contributions to the Social Fund of the Kyrgyz Republic		
	Tax payments	Karakol Administration of State Tax Service, Jeti-Oguz Administration of State Tax Service, Ak-Suu Administration of State Tax Service	20 KGS
		Administration State Tax Service of Bishkek city	50 KGS
		rest	30 KGS
	Contributions to the Social Fund of the Kyrgyz Republic for individuals	for Bishkek city	50 KGS
		other regions	30 KGS
	Other payments (payment for kindergarten, state fees and etc.)	Bishkek city	50 KGS
		other regions	30 KGS

5. Documentary letters of credit

	Type of service	rate	Minimum	
5.1.	Opening a letter of credit	1.0%	100 US dollars	2000 US dollars
5.2.	Change of terms of letter of credit	100 dollars USA		
5.3.	Payment under a letter of credit	0.2%	100 US dollars	300 US dollars
5.4.	Cancellation of a letter of credit before its expiration	100 dollars USA		
5.5.	Return of documents submitted	\$60		

	with discrepancies	USA		
5.6.	Expenses related to letter of credit transactions performed by others banks		in fact costs and postage fee	
5.7.	Advising:			
	export letter of credit	0.2%	100 US dollars	500 US dollars
	changes in conditions	every change	100 US dollars	
5.8.	Preliminary advice of a letter of credit		100 US dollars	

5.9.	Acceptance and verification of commercial documents' compliance with the terms of the Letter of Credit*		100 US dollars	Courier costs are not included.
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6. Transactions with securities on behalf of clients

6.1	Purchase and sale of Government Treasury Bills (T-Bills) to individuals: Minimum quantity per submitted application is 100 units.	Free of charge		
6.2	Purchase and sale of NBKR Notes to individuals: No limit on the minimum quantity per submitted application.	0.05% of the application amount	minimum 1000 KGS	maximum 10,000 KGS

7. Rental of safe deposit boxes

7.1	Small	900 KGS	1 month
	Average	1500 KGS	1 month
	Big	2000 KGS	1 month
7.2	Penalties for late return of keys by the lessee and/or overdue rental payments.	50 KGS	per day
7.3	Fine for losing a key	7000 KGS	The penalty includes the security deposit for the key.
7.4	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 arrears, returns the key, and complies with all other terms and conditions specified in the agreement.

8. Other

8.1		Free of charge	in all branches
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	Internship		
8.2	Internship	Free of charge	in all branches
8.3	Re-issuance of a power of attorney for the release of seizure.	1000 KGS	for a power of attorney
8.4	Review and processing of documents for Electronic Money System Operators, aggregation agents, international electronic money system operators, and international electronic money issuers upon concluding an agreement with the Bank.	15,000 KGS	The commission amount is set by order Supervising Member of the Board (one-time)
8.5	Commission for identification of users of the Cash2u electronic wallet for individuals in Bank branches	100 KGS	
8.6	Commission for identification of users of the FlashWallet e-wallet for individuals in bank branches	300 KGS	
8.7	Commission for identification of users of the electronic wallet "Interpay" for individuals for each electronic wallet	200 KGS	
8.8	Cash-out fee for electronic money for "Interpay" e-wallets users for individuals:	2.5%	

Notes

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;

The Bank reserves the right to change the established commission amounts depending on market conditions, as well as to charge special commissions for non-standard situations;

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.

** In the event of a refund or cancellation of transfers, correspondent banks may deduct additional commissions from the principal amount of the transfer.*

