

**TARIFFS FOR SERVICES PROVIDED BY OPEN JOINT-STOCK COMPANY "DOS-CREDOBANK"
TO LEGAL ENTITIES**

1. Customer Bank Account (Opening, Maintenance and Closure)			
1.1	Account opening*	- for individual entrepreneurs - free of charge ; - for legal entities - 200 Kyrgyz soms .	
1.2	Fee for opening and servicing a loan account	Depending on the terms and conditions of the loan product	
1.3	Minimum account balance	Not required	
1.4	Account maintenance	Free of charge	
1.4.2	Service at the Very Important Person cash desk under Very	3,000 Kyrgyz soms per month	
1.4.3	Service at the Very Important Person cash desk under	5,000 Kyrgyz soms per month	
1.5	Maintenance of the account of a legal entity that has had no account activity for more than 12 months	500 Kyrgyz soms.	If the account balance is less than 500 Kyrgyz soms, the fee shall be charged in the amount of the actual account balance (for accounts denominated in foreign currency - at the Bank's
1.6	Account closure	Free of charge	
1.7	Provision of a cheque book (50 sheets)	400 Kyrgyz soms	
2. Internet Banking and Issuance of Certificates			
2.1	Activation of the Internet Banking service	Free of charge	
2.2	Issuance of certificates at the customer's request (legal entities)	1,000 Kyrgyz soms	per document
2.3	Provision of duplicate account statements, consolidated account statements for a specified period, duplicate payment receipts, duplicate Society for Worldwide Interbank Financial Telecommunication credit and debit advices, information on money transfer transactions, as well as other archived and cash-operation	Up to 1 year - 300 Kyrgyz soms per document; over 1 year - 500 Kyrgyz soms	per document
3. Money Transfers			
3.1	Transfers within the Bank between Branches In national currency Other currencies	Free of charge	
	RUB	12% of the transfer amount	15,000 Russian rubles
3.2	Transfers in Favour of Customers of Other Banks	Amount	Tariff

	Outgoing Payments in Kyrgyz Soms through the Clearing Settlement System, submitted by 11:00	Up to 20,000 Kyrgyz soms		30 Kyrgyz soms
		20,000.01–100,000 Kyrgyz soms		40 Kyrgyz soms
		100,000.01–500,000 Kyrgyz soms		60 Kyrgyz soms
		500,000.01 Kyrgyz soms and above		70 Kyrgyz soms
	Outgoing Payments in Kyrgyz Soms through the Gross Settlement System, submitted by 15:30	150 Kyrgyz soms		
3.3	Foreign Currency Transfers with the OUR Charge Option (all charges borne by the Remitter), payments	Tariff	Minimum	Maximum
	United States dollars: other countries (through correspondent bank Harbour & Hills)	0.2%	130 United States dollars	400 United States dollars
	United States dollars: countries according to the approved list	0.2%	50 United States dollars	400 United States dollars
	Euros: other countries (through correspondent bank Harbour & Hills)	0.2%	130 euros	400 euros
	Euros: countries according to the approved list	0.2%	70 euros	350 euros
	Russian rubles	0.15%	1,000 Russian rubles	5,000 Russian rubles
	Kazakhstani tenge	0.15%	4,000 Kazakhstani tenge	20,000 Kazakhstani tenge
	Swiss francs	0.2%	equivalent of 130 United States dollars	equivalent of 400 United States dollars
	Pounds sterling	0.2%	equivalent of 130 United States dollars	equivalent of 400 United States dollars
	Tajikistani somoni	0.2%	equivalent of 20 United States dollars	equivalent of 200 United States dollars
	Uzbekistani soums	0.3%	equivalent of 30 United States dollars	equivalent of 220 United States dollars
	Chinese yuan: other countries (through correspondent bank Harbour & Hills)	0.2%	equivalent of 130 United States dollars	equivalent of 400 United States dollars
	Chinese yuan: countries according to the approved list	0.2%	equivalent of 20 United States dollars	equivalent of 400 United States dollars
	Chinese yuan (through correspondent bank Longjiang Bank Company Limited)	0.3%	equivalent of 20 United States dollars	-
3.4	Amendment of Transfer Instructions, Inquiries, Cancellation and Return of Transfers at the Customer's Request:			
	Kyrgyz soms	200 Kyrgyz soms		per application
	United States dollars	100 United States dollars		
	Chinese yuan	equivalent of 80 United States dollars		
	Euros	100 euros		
	Kazakhstani tenge	4,000 Kyrgyz soms		
	Russian rubles	4,000 Kyrgyz soms		

	Swiss francs, pounds sterling, Turkish liras, Tajikistani somoni, Uzbekistani soums	4,000 Kyrgyz soms	
3.5	Crediting of Non-Cash Foreign Currency Funds to the Customer's Account	Free of charge	
4. Cash Operations			
Cash Withdrawals and Cash Deposits			
4.1	Withdrawal of cash funds previously deposited in cash	Free of charge	
4.2	Withdrawal of cash funds received by non-cash transfer, including funds received through another branch of the Bank	KGS	0,4%
		USD, EUR, RUB, KZT	the fee shall be established by an administrative order approved by the Bank Executive responsible for overseeing the Treasury Department
			Minimum fee: 150 Kyrgyz soms
4.3	Cash withdrawal of funds received by non-cash transfer for the purpose of funding/opening a fixed-term deposit	Free of charge	Applicable only to deposits opened in the national currency, provided that the deposit is held until its contractual maturity date
4.4	Cash deposits in the national currency into the accounts of individual entrepreneurs and legal entities	opened in Bishkek	0,10 % (Minimum fee: 60 Kyrgyz soms)
		opened in other regions	Free of charge
4.5	Cash deposits in foreign currency into accounts for the purpose of making a money transfer through the Society for Worldwide Interbank Financial Telecommunication system, irrespective of the Bank location at which the cash deposit is made	The fee shall be established by an administrative order approved by the Bank Executive responsible for overseeing the Treasury Department	
4.6	Cash deposits in foreign currency into the accounts of individual entrepreneurs and legal entities	The fee shall be established by an administrative order of the Chairman of the Management Board	
4.7	Crediting to an account and exchange of worn or damaged banknotes for fit banknotes:		
	National currency	Free of charge	

	Other currencies, including United States dollar banknotes issued prior to 2006	2.0% of the amount	In accordance with the applicable criteria for determining whether banknotes are worn or damaged	
4.8	Exchange of banknotes for higher denominations:			
	National currency	Free of charge		
	Other currencies	2.0%	of the amount	
4.9	Counting and authentication of banknotes at the customer's request without subsequent deposit of the funds into an account			
	KGS, USD, EUR, RUB, KZT	2 Kyrgyz soms	per banknote	
	Counting of coins denominated in the national currency	5% of the total amount	Minimum fee: 20 Kyrgyz soms	
5. Securities Transactions Performed on Customers' Instructions				
5.1	Purchase and sale of Government Treasury Bills . Minimum quantity per submitted order: 100 securities	0.05% of the order amount	1,000 Kyrgyz soms	10,000 Kyrgyz soms
5.2	Purchase and sale of Notes of the National Bank of the Kyrgyz Republic . No minimum quantity applies to a submitted order	0.05% of the order amount	1,000 Kyrgyz soms	10,000 Kyrgyz soms
6. Safe Deposit Box Rental				
6.1	Small safe deposit box	900 Kyrgyz soms	1 month	
	Medium safe deposit box	1,500 Kyrgyz soms	1 month	
	Large safe deposit box	2,000 Kyrgyz soms	1 month	
6.2	Penalty for late return of keys by the lessee and/or overdue payment of the rental fee	50 Kyrgyz soms	per day	
6.3	Penalty for loss of a key	7,000 Kyrgyz soms	The penalty includes the security deposit value of the key	
6.4	Security deposit for a bank safe deposit box key	4,000 Kyrgyz soms	The Bank shall refund the security deposit provided that the Customer has no outstanding rental fee obligations to the Bank, returns the key, and complies with the other terms and conditions stipulated in the agreement.	
7. Other Services				

7.1	Reissuance of a power of attorney for release from attachment	1,000 Kyrgyz soms	per power of attorney
7.2	Storage of cash-in-transit bags	20,000–30,000 Kyrgyz soms per month	Subject to approval by the Branch Director in coordination with the Director of the Operations Department
7.3	Review of documents submitted by electronic money system operators, aggregation agents, operators of international electronic money systems, and issuers of international electronic money in connection with entering into an agreement with the Bank	15,000 Kyrgyz soms	The fee shall be established by an administrative order of the supervising Member of the Management Board and shall be charged on a one-off basis
7.4	Cash collection service	3,000 Kyrgyz soms	Per visit to one collection point
Notes			
<i>All fees and commissions are stated inclusive of sales tax and shall be charged in the national currency of the Kyrgyz Republic or in the currency of the account at the exchange rate of the National Bank of the Kyrgyz Republic applicable on the date of the transaction;</i>			
<i>The Bank reserves the right to amend the established fees and commissions depending on market conditions, as well as to charge special fees for handling non-standard transactions or circumstances;</i>			
<i>The Bank shall also be entitled to charge, in addition, any postal, telegraphic, telephone and other third-party fees and commissions incurred in connection with the execution of the Customer's transactions.</i>			
<i>* In the event of the return or cancellation of a transfer, correspondent banks may additionally deduct their fees and commissions from the principal amount of the transfer</i>			