

TARIFFS FOR SERVICES PROVIDED BY OPEN JOINT-STOCK COMPANY "DOS-CREDOBANK" TO INDIVIDUALS
effective from 03 August 2026

Effective from 01 August 2020

1. Customer Bank Account (Opening, Maintenance and Closure)				
1.1	Account opening	For individuals: residents - free of charge; non-residents - 500 Kyrgyz soms		Except for fixed-term deposits and accounts opened for the purpose of maintaining an escrow account
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		
1.5	Maintenance of an individual's account 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 accounting exchange rate applicable on the date of debit)	
1.6	Account closure	Free of charge		
1.7	Escrow Account	Tariff	Minimum	Modification of Terms
	Account opening / closure	Free of charge		
	Transaction amount	Unlimited		
	Account maintenance (free of charge for Bank employees)	0.02% of the amount	1,000 Kyrgyz soms	5,000 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 (individuals)	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 documents	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 for Individuals: In national currency Other currencies	Free of charge		
	RUB	12% of the transfer amount		15,000 Russian rubles
3.2	Transfers within the Bank between Branches for Individuals through the "Amanat" Money Transfer System	Tariff		Minimum Fee

	National currency	0.10% of the transfer amount	75 Kyrgyz soms	
	United States dollars	0.5% of the transfer amount	0.8 United States dollars	
	Euros	0.2% of the transfer amount	0.7 euros	
	Russian rubles	12% of the transfer amount	10,000 Russian rubles	
	Kazakhstani tenge	0.2% of the transfer amount	300 Kazakhstani tenge	
3.3	Cash Deposits in Foreign Currency for Money Transfers through the “Amanat” Money Transfer System	50 Kyrgyz soms		
3.4	Amendment of the Transfer Beneficiary at the Customer’s Instruction	50 Kyrgyz soms		
3.5	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		
3.6	Foreign Currency Transfers with the OUR Charge Option (all charges borne by the Remitter), payments accepted until 16:30**	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	-
3.7	Amendment of Transfer Instructions, Inquiries, Cancellation and Return of Transfers upon the Customer's Application for Legal Entities and Individuals:			
	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		
3.8	Crediting of Non-Cash Foreign Currency Funds to the Customer's Account	Free of charge		
3.9	Fees Charged under the Zolotaya Korona, Western Union, MoneyGram, Ria Money Transfer, UPT, Astrasend, Sendy, Kwikpay and BEST Money Transfer Systems	In accordance with the tariffs established by the respective money transfer systems.		
4. Cash Operations				
Cash Withdrawals				
4.1	Withdrawal by individuals of cash funds previously deposited in cash	Free of charge		
4.2	Withdrawal by individuals of cash funds received by non-cash transfer, including funds received through another branch of the Bank	Kyrgyz soms (excluding pensioners' accounts)	0,7%	Minimum fee: 60 Kyrgyz soms
		USD, EUR, RUB, KZT	the fee shall be established by an administrative order approved by the Bank Executive responsible for overseeing the Treasury Department	
4.3	Withdrawal by individuals of cash funds received by non-cash transfer following the closure through Internet Banking of fixed-term deposits	KGS, USD, EUR, RUB, KZT		free of charge

4.4	Cash withdrawal of funds received by non-cash transfer for the purpose of funding/opening an individual's 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
4.5	Cash withdrawal from electronic wallets through Bank branches		
	Balans	2.5%	
	Megapay	3%	Minimum fee: 20 KGS
	O! Dengi	1.5%	
4.6	Maintenance of an unidentified or identified user of the Megapay electronic wallet and the Amanat agent module that has had no activity for 12 months	500 Kyrgyz soms	Charged annually. If the available balance is less than 500 Kyrgyz soms, the fee shall be charged in the amount of the actual available balance
4.7	Cash deposits in the national currency into individuals' accounts	opened in Bishkek	0.10% (Minimum fee: 60 Kyrgyz soms)
		opened in other regions	Free of charge
4.8	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	
4.9	Cash deposits in foreign currency by individuals	The fee shall be established by an administrative order of the Chairman of the Management Board	
4.10	Cash deposits in the national currency by third parties for the purpose of loan repayment in favour of microcredit companies, microfinance companies, credit unions and finance companies	50 Kyrgyz soms	
4.11	Repayment of a loan granted by Open Joint-Stock Company "Dos-Credobank" or funding of a deposit in the national and/or foreign currency	Free of charge	
4.12	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
4.13	Exchange of banknotes for higher denominations:		
	National currency		Free of charge
	Other currencies	2.0%	of the amount

4.14	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	
4.15	Payment of Taxes and Contributions to the Social Fund of the Kyrgyz Republic			
	Tax payments	Karakol Department of the State Tax Service, Jety-Oguz Department of the State Tax Service, Ak-Suu Department of the State Tax Service	20 Kyrgyz soms	
		Bishkek Department of the State Tax Service	50 Kyrgyz soms	
		Other territorial offices	30 Kyrgyz soms	
	Contributions to the Social Fund of the Kyrgyz Republic for individuals	Bishkek	50 Kyrgyz soms	
		Other regions	30 Kyrgyz soms	
	Other payments (kindergarten fees, state duties, etc.)	Bishkek	50 Kyrgyz soms	
		Other regions	30 Kyrgyz soms	
5. Documentary Letters of Credit				
	Type of Service	Tariff	Minimum	Maximum / Terms
5.1.	Issuance of a letter of credit	1.0%	100 United States dollars	2,000 United States dollars
5.2.	Amendment of the terms and conditions of a letter of credit	100 United States dollars	-	-
5.3.	Payment under a letter of credit	0.2%	100 United States dollars	300 United States dollars
5.4.	Cancellation of a letter of credit prior to its expiry date	100 United States dollars	-	-
5.5.	Return of documents presented with discrepancies	60 United States dollars	-	-
5.6.	Expenses related to letter-of-credit transactions performed by other banks	-	-	At actual cost, plus postage expenses
5.7.	Advising			
	of an export letter of credit	0.2%	100 United States dollars	500 United States dollars
	of amendments to the terms and conditions of a letter of credit	Per amendment	100 United States dollars	-
5.8.	Pre-advice of a letter of credit	100 United States dollars	-	-
5.9.	Receipt and examination of commercial documents for compliance with the terms and conditions of a letter of credit*	100 United States dollars	-	Courier service charges are not included

6. Securities Transactions Performed on Customers' Instructions

6.1	Purchase and sale of Government Treasury Bills for individuals. Minimum quantity per submitted order: 100 securities	Free of charge		
6.2	Purchase and sale of Notes of the National Bank of the Kyrgyz Republic for individuals. No minimum quantity applies to a submitted order	0.05% of the order amount	Minimum 1,000 Kyrgyz soms	Maximum 10,000 Kyrgyz soms

7. Safe Deposit Box Rental

7.1	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
7.2	Penalty for late return of keys by the lessee and/or overdue payment of the rental fee	50 Kyrgyz soms	per day
7.3	Penalty for loss of a key	7,000 Kyrgyz soms	The penalty includes the security deposit value of the key
7.4	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.

8. Other Services

8.1	Practical training	Free of charge	At all branches
8.2	Internship	Free of charge	At all branches
8.3	Reissuance of a power of attorney for release from attachment	1,000 Kyrgyz soms	per power of attorney
8.4	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

8.5	Fee for identification of Cash2u electronic wallet users who are individuals at the Bank's branches	100 Kyrgyz soms
8.6	Fee for identification of FlashWallet electronic wallet users who are individuals at the Bank's branches	300 Kyrgyz soms
8.7	Fee for identification of Interpay electronic wallet users who are individuals per electronic wallet	200 Kyrgyz soms
8.8	Fee for cashing out electronic money held by individual users of the Interpay electronic wallet	2.5%
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 additionally charge 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>		