DEMIR KYRGYZ INTERNATIONAL BANK
Cash Deposit & Withdrawal fees are valid
starting from 12.05.2025 till next updating

Cash deposit fee of DKIB

In Bishkek branches		
Currency	**Com**	**Conditions**
USD	**0,00%**	$0 - $30.000
EUR	**0,50%**	€0 - €30.000
GBP	**1,00%**	£ 0 - 500
CHF	**3,00%**	CHF 0 - 500
TRY	**1,00%**	TRY 0 - 500
RUB	**3,00%**	till RUB 500 k.
KZT	**3,00%**	till KZT 1 mio.

Cash deposit fee of DKIB

In other region branches		
Currency	**Com**	**Conditions**
USD	**0,00%**	$0 - $30.000
EUR	**1,00%**	€0 - €30.000
GBP	**1,00%**	
CHF	**3,00%**	
TRY	**3,00%**	
RUB	**3,00%**	till RUB 500 k.
KZT	**3,00%**	till KZT 1 mio.

Cash withdrawal fee of DKIB

In Bishkek branches		
Currency	**Com**	**Conditions**
USD	**1,00%**	
EUR	**0,70%**	
GBP	**2,00%**	£ 0 - 500
CHF	**0,60%**	CHF 0 - 500
TRY	**1,00%**	TRY 0 - 500
RUB	**0,00%**	till RUB 500 k.
KZT	**0,60%**	till KZT 1 mio.

Cash withdrawal fee of DKIB

In other region branches		
Currency	**Com**	**Conditions**
USD	**1,00%**	
EUR	**0,70%**	
GBP	**2,00%**	
CHF	**0,60%**	
TRY	**0,60%**	
RUB	**0,00%**	till RUB 500 k.
KZT	**0,60%**	till KZT 1 mio.

Cash withdrawal fee of DKIB

In ATM	
Currency	Commission
USD	**1%**
International cards (ATM/POS cash register terminals)	
USD (Visa)	**3%**
KGS (Visa)	**2%**
USD (MasterCard)	**3%**
KGS (MasterCard)	**3%**
Cards of other Banks of the KG (ATM/POS cash register terminals)	
USD (Visa)	**3%**
KGS (Visa)	**2%**
USD (MasterCard)	**3%**
KGS (MasterCard)	**3%**

Cash deposit fee of DKIB

In ATM	
Currency	**Commission**
KGS	**0%**
USD	**0%**

Cash deposit fee of DKIB

in Bishkek and non-Bishkek branches:		
USD	**1%**	old series banknotes when they are deposited to the customers's account, or exchange operations

№ 26 GENERAL TERMS AND CONDITIONS of "DEMIR KYRGYZ INTERNATIONAL BANK" CJSC, applicable to INDIVIDUALS, valid in all Bank s units starting from January 09, 2023		
To amend sections "O"section 7 of GENERAL TERMS AND CONDITIONS APPLICABLE TO to INDIVIDUALS as follows		
№	**Service name**	**Commissions / conditions**
A	**Accounts under one Customer number**	
1	**ACCOUNT OPENING IN ANY CURRENCY**	
1.1	Opening of accounts under one Customer number to individuals, except item 1.2	KGS 300
1.2	Openning of accounts under one Customer number for one of the reasons for: a)pensioners b) disabled persons c) salary project staff d) for credit products receipt e) opening additional accounts to an existing client number	Free of charge
1.3	Opening and maintenance of escrow account	0,1% (min 14 000 KGS)
2	**ACCOUNT MAINTENANCE (monthly)**	
2.1	National currency (KGS) account	Free of charge
2.2	Multi-currency account (in case of transactions on any foreign currency account/s; excluding the transaction of accrual of interest on a time deposit)	KGS 50
3	**MINIMUM ACCOUNT BALANCE**	
3.1	National currency (KGS) account	N/R
3.2	Multi-currency account	KGS 500
B	**CASH TRANSACTIONS/ CASH TRANSACTIONS**	
1	**CASH WITHDRAWAL IN NATIONAL CURRENCY IN BANK BRANCHES**	
1.1	- salary project staff / campus project participants - pensioners - people with disabilities - cash withdrawals of funds received earlier through the international fast money transfer systmes (excluding cash withdrawals via plastic cards) - for amounts received as "DKIB" CJSC loan in spite of the location of the branch of the Bank, where cash withdrawal is to be made - in case of a failure of the ATM located in CJSC "DKIB" branch - in case the card was captured by ATM (by application) - purchased by customer to the Bank cash/non-cash rate - on inter-branch money transfers without account opening (on passport data)	Free of charge
1.2	from the Bank account of a customer, before received to this account in the form of a money transfer (transfer from other bank, book-to-book transfer (excluding book-to-book transfers on own accounts))	up to 40 000 KGS - 0,5% (min 50 KGS), more 40 000 KGS - 0,3% (min 50 KGS)
1.3	when funds were deposited earlier to this account in cash form (including replenishments via "DKIB" CJSC ATMs/ payment terminals)	up to 40 000 KGS - 0,5% (min 50 KGS), more 40 000 KGS - Free of charge
1.4	via cash-area POS-terminals through "Elcard" local plastic cards, issued by other banks	Free of charge (the bank - issuer of the card can charge additional commission)
	(*) - cash withdrawals in: - national currency of big denomination (KGS 1 000, KGS 5 000) and - the amounts over COT (cash order threshold): KGS 600 000	are executed by prior reservation (till 15:00 p.m. for national currency) before 1 (one) banking day, herewith "DKIB" CJSC has a right to increase execution term for the withdrawals
2	**CASH WITHDRAWAL IN FOREIGN CURRENCY IN BANK BRANCHES**	
2.1	- cash withdrawals of funds received earlier through the international fast money transfer systmes (excluding cash withdrawals via plastic cards) - on inter-branch money transfers without account opening (on passport data)	Free of charge
2.2	- salary projects staff receiving funds in foreign currency (salaries, royalties,subsistence allowance, etc.)	Defined on daily basis
2.3	**from the Bank account of a customer, before received to this account in the form of a money transfer/purchased by customer to the Bank non-cash rate**	
2.3.1	In USD	
2.3.2	in EUR	

2.3.3	in RUB	Defined on daily basis
2.3.4	in KZT	
2.3.5	in TRY	
2.3.6	in CHF	
2.3.7	in GBP	
2.4	**previously deposited to the account in cash**	
2.4.1	In USD	Free of charge
2.4.2	in other foreign currency	Free of charge
	(*) - cash withdrawals in: - the amounts over COT (cash order threshold): USD 20 000 / EUR 10 000 / RUB 500 000 / KZT 2 000 000 / TRY 5 000 / GBP 5 000 / CHF 5 000	are executed by prior reservation (till 15:00 p.m. for national currency) before 1 (one) banking day, herewith "DKIB" CJSC has a right to increase execution term for the withdrawals
3	**CASH WITHDRAWAL IN ATMS in USD**	
3.1	cash withdrawals in the ATM network of "Kompanion Bank" CJSC on plastic cards, issued by "DKIB"	Free of charge
3.2	USD cash withrawals in the ATM network of "DKIB" CJSC on international plastic Visa cards and MasterCard, issued by "DKIB" CJSC	Defined on daily basis
3.3	cash withdrawals in the ATM's of DKIB through international payment cards Visa and MasterCard issued by foreign banks	Defined on daily basis
4	**INTERNATIONAL PLASTIC CARDS (CASH WITHDRAWAL SERVICES VIA THE BANK'S CASH AREAS)**	
4.1	via POS-terminals through international plastic Visa cards, MasterCard, issued by other banks*	Defined on daily basis
	*The bank - issuer of the card has the right to charge additional commission.	
5	**CASH DEPOSI FEE IN NATIONAL CURRENCY IN BANK BRANCHES**	
5.1	if funds are deposited to own account and to the third parties accounts, opened in the branch of the Bank within the territory of the **same administrative unit** of KR, excluding: '- salary project staff / campus project participants - pensioners - people with disabilities - outgoing money transfers through the international fast money transfer systmes - loan/credit card repayment - in case of a failure of the ATM located in CJSC "DKIB" branch - in case the card was captured by ATM (by application)	up to 40 000 KGS - 0,5% (min 50 KGS), more 40 000 KGS - Free of charge
5.2	If funds are deposited to own account and to the third parties accounts, opened in the branch of the Bank within the territory of **other administrative unit of KR**	0,1% (min 50 KGS)
5.3	On "Demir Transfer (inter-branch money transfers without account opening (on passport data)). Maximum amount of sending per day per recipient of 200 000 som or equivalent in another currency	0,1% (min 50 KGS)
6	**CASH COUNTING FEE IN NATIONAL CURRENCY**	
6.1	Commission for counting/enlarging banknote/coins at the request of the customer	
6.1.1	in denominations of 1 KGS, 3 KGS, 5 KGS, 10 KGS and banknotes of 20 KGS	1% from the amount (min KGS 50)
7	**CASH DEPOSI FEE IN NATIONAL CURRENCY VIA DEVICES**	
7.1	in the ATM network of "DKIB" CJSC to Visa cards, MasterCard, issued by "DKIB" CJSC: - daily replenishment limit in the same ATM: KGS 100 000* - daily replenishment limit per the same customer - KGS 400 000 * - denomination of banknotes: KGS 200/500/1000/2000/5000	Free of charge
7.2	in payment terminals of JSC " DKIB"	Free of charge
	*(USD equivalent)	
8	**CASH DEPOSIT FEE IN FOREIGN CURRENCY IN**	

8.1	if funds are deposited to own account and to the third parties accounts, opened in the branch of the Bank within the territory **of the same administrative** unit of KR, excluding: - salary project staff receiving funds in foreign currency (royalties,subsistence allowance, etc.) - outgoing money transfers through the international fast money transfer systmes - in case of a failure of the ATM located in CJSC "DKIB" branch - in case the card was captured by ATM (by application) - book-to-book transfers on own account	
8.1.1	In USD	Defined on daily basis
8.1.2	in other foreign currency	Defined on daily basis
8.2	If funds are deposited for USD SWIFT transfer purpose in the amounts up to USD 600. In case the commission of 8.1 clause was taken: up to 600 USD - 1% (min USD 5), the Commission for this item of the specifically deposited amount is not applied	is established on daily basis and applied according to the fee set on the day of the money transfer (is also executed to the funds, purchased by customer to the Bank cash exchange rate))
8.3	If funds are deposited for USD SWIFT transfer purpose up in the amounts more than USD 600.	is established on daily basis and applied according to the fee set on the day of the money transfer (is also executed to the funds, purchased by customer to the Bank cash exchange rate))
8.4	On "Demir Transfer" inter-branch money transfers without account opening (on passport data). Maximum daily amount to be sent per the same recipient is KGS 200 000	
8.4.1	In USD	0.1% (min USD 2)
8.4.2	in EUR	0,1% (min 2 EUR)
8.4.3	in RUB	0,1 % (min 100 RUB)
8.4.4	in KZT	0,1 % (min 500 KZT)
8.5	Commission for accepting dilapidated, ***smudge*** and damaged USD, EUR, RUB, KZT, GBP banknotes (according to the Bank's standards about acceptance of dilipidated and damaged banknotes) while crediting them to the customer's account or in case of exchange transactions. when they are credited to the client's account, or exchange operations	1%
	*Equivalent in other currency	
9	**CASH DEPOSI FEE IN FOREIGN CURRENCY VIA DEVICES**	
9.1	in the ATM network of "DKIB" CJSC to Visa cards, MasterCard, issued by "DKIB" CJSC: - daily replenishment limit in the same ATM: KGS 100 000 * - daily replenishment limit per the same customer - KGS 400 000 * - denomination of banknotes: USD 20/50/100	Free of charge
	* USD equivalent	
10	**CASH COUNTING FEE IN FOREIGN CURRENCY**	
10.1	Commission for counting small denominated USD, EUR, RUB, KZT banknotes (banknotes with nominal value 20 and less), while crediting them to the customer's account	1%
10.2	Commission for counting foreign currency banknotes by the Bank without crediting the customer account / with crediting the account in amount over USD 50 000 (or equivalent in other foreign currency) and withdrawal from the account during the week	KGS 5 per each banknote (max USD 200)
	Bank does not accept the coins of foreign currencies	
11	**Foreign exchange (buy/sell) of the amounts over FX order threshold (FX order threshold is equal to the equivalent of KGS 500 000, unless other threshold is provided by the Treasury of the Bank)**	are executed by prior reservation before 1 (one) banking day, herewith "DKIB" CJSC has a right to increase execution term for the foreign exchange
C	**MONEY TRANSFERS IN NATIONAL CURRENCY**	
1	**BOOK-TO-BOOK TRANSFERS**	
1.1	**via bank's branches/outlets**	
1.1.1	between customer's accounts	Free of charge
1.1.2	to the third parties' accounts	KGS 15
1.2	**via Internet/Mobile Banking**	Free of charge
1.3	**via DKIB's ATMs**	Free of charge
2	**CLEARING/GROSS TRANSFERS**	
2.1	**via bank's branches/outlets**	

2.1.1	are executed during clearing hours from 9:00 a.m. till 11:00 a.m.	up to KGS 5 000 - KGS 5, from KGS 5 001 up to KGS 100 000 – KGS 50, from KGS 100 001 up to KGS 500 000 - KGS 60, over KGS 500 000 - KGS 70
2.1.2	are executed during gross hours from 9:00 am till 15:00 pm (in day before holiday - till 14.00 pm)	KGS 165
*	accepted in violation of the rules of the operational day of BCS (Bulk Clearing System)	standard correspondent above commission (p. 2.1.1. of current section) plus penalty in the amount: up to KGS 100 000 - KGS 250, from KGS 100 001 up to KGS 500 000 – KGS 450, over KGS 500 000 - KGS 600
**	accepted in violation of the rules of the operational day of BCS (Bulk Clearing System)	standard above commission plus KGS 500
2.1.3	Amendment to or cancellation of transfer (in national currency) after execution in operational system (prepared in the form of letteror sent via gross)	KGS 60
2.2	**via Internet Banking**	
2.2.1	via Internet-Banking (are executed during clearing hours from 9:00 a.m. till 11:45 a.m.)	Free of charge
2.2.2	are executed during gross hours from 9:00 am till 16:00 pm (in day before holiday - till 15.00 pm)	Free of charge
2.3	Amendment to or cancellation of transfer (in national currency) after execution in operational system (prepared in the form of letteror sent via gross)	KGS 60
D	**MONEY TRANSFERS IN FOREIGN CURRENCY**	
1	**BOOK-TO-BOOK TRANSFERS**	
1.1	**via bank's branches/outlets**	
1.1.1	between customer's accounts	Free of charge
1.1.2	to the third parties' accounts	KGS 120
1.2	**via Internet/Mobile Banking**	Free of charge
1.3	**via DKIB's ATMs**	Free of charge
2	**SWIFT TRANSFERS (MONEY TRANSFERS IN FCY)***	**All costs related to the payments investigation, amendment to and cancellation of transfer and issues regarding compliance, including costs of third parties, shall be paid by the customer**
2.1	**via bank's branches/outlets in**	
2.1.1	US Dollars	
	OUR**	0.2% plus USD 20 SWIFT fee (min USD 75, max USD 450)
	BEN***	USD 50
2.1.2	EURO	
	OUR**	0.25% plus 20 EUR SWIFT fee (min 50 EUR, max 350 EUR)
	BEN***	0.1% plus 10 EUR SWIFT fee (min 50 EUR, max 200 EUR)
2.1.3	RUB, KZT (OUR**)	0.1% plus 10 USD SWIFT fee (min USD 20, max USD 300)
2.1.4	CNY	
	OUR**	0.2% plus 10 USD SWIFT fee (min USD 30, max USD 300)
	BEN***	0.1% plus 10 USD SWIFT fee (min USD 20, max USD 200)
2.1.5	TRY	
	OUR**	0.2% plus 150 TRY SWIFT fee (min 400 TRY, max 1200 TRY)
2.1.6	other FCY****	
	OUR**	0.2% plus 20 USD SWIFT fee (min USD 80, max USD 450)
2.2	**via Internet/Mobile Banking in**	
2.2.1	US Dollars	
	OUR**	0.2% plus 20 USD SWIFT fee (min USD 60, max USD 400)
2.2.2	EURO	
	OUR**	0.25% plus 20 EUR SWIFT fee (min 45 EUR, max 350 EUR)
2.2.3	TRY	
	OUR**	150 TRY
	(**) - Correspondent bank(s) charges are at the expenses of remitter	
	(***) - Correspondent bank(s) charges are at the expenses of beneficiary	
	(****) - in case of additional commissions, the commissions are charged from the sender	

	Normal transfer is the option when transfer value date is on the 2th bank's working day after transaction date. Transaction date is always bank's working day.	
	Urgent transfer is the option when transfer value date is on the next bank's working day after transaction date. Transaction date is always bank's working day.	
2.2.4	Return of funds (OGMTs) in case of absence of beneficiary, account closed, by the request of the customer or in other cases at discretion of the Bank	Free of charge (DKIB credits actual amt received, i.e. minus corr. banks charges)
2.3	**Amendments,cancellation requests and investigations/inquiries of the outgoing transfer**	**commission of correspondent bank (presented by payment department) and plus additionally USD 40**
3	**INCOMING MONEY TRANSFER IN FOREIGN CURRENCY**	**All costs related to the payments investigation, amendment to and cancellation of transfer and issues regarding compliance, including costs of third parties, shall be paid by the customer**
3.1	Received amount to the customer's account via SWIFT transfer	Free of charge
3.2	Return of transfers (IMT's) in case of absence of the beneficiary, account closing by the request of the customer or in other cases at discretion of the Bank	
3.2.1	up to 20 USD/EUR and other currency	5 USD/EUR or equivalent in other currency
3.2.2	up to 20 till 50 USD/EUR and other currency	10 USD/EUR or equivalent in other currency
3.2.3	up to 50 USD/EUR till 2 000 USD/EUR or equivalent in other currency	20 USD/EUR or equivalent in other currency
3.2.4	up to 2 001 USD/EUR or equivalent in other currency	30 USD/EUR or equivalent in other currency
3.3	Amendments, cancellation requests and investigations/inquiries of the incoming transfer	commission of correspondent bank (presented by payment department) and plus additionally USD 20
4	**FAST TRANSFERS**	
4.1	"Unistream" / "Western Union" / "MoneyGram" / "Golden Crown"	according to the tariffs of the payment system at the moment of payment execution
E	**CHECKS**	
1	DKIB'S STANDARD CHECK-BOOK ISSUANCE (only upon permission of the Bank Management) (25 pages)	KGS 150
F	**STATE SECURITIES (MFKR TREASURY BILLS, NBKR NOTES)**	
1	Opening of the custodial ("DEPO") account	Free of charge
2	Maintenance of the custodial ("DEPO") account	Free of charge
3	Transactions with State securities* at primary and secondary markets (purchase of State securities by Bank for account of Customer at primary** and secondary*** markets;	
3.1	up to KGS 50 000	KGS 250 som (for customers-residents - Free of charge)
3.2	from KGS 50 000	0,5% (max KGS 1 000) (for customers-residents - Free of charge)
4	Providing information about auction's results (in case of satisfied application)	Free of charge
	(*) – State securities: State treasury bills (issuer – Ministry of Finance of KR); State treasury bonds (issuer – Ministry of Finance of KR); NBKR Notes (issuer – NBKR).	
	(**) – Transactions at the primary market of State Securities include participation and purchase of State securities by Bank on behalf of and at the expense of Customer at auctions of selling State securities, held by their issuers).	
	(***) – Transactions at the secondary market of State Securities include any transactions with State securities accept transactions at the primary market of State Securities.	
	(****) – in case of Bank's application approval at State securities auction - nominal amount of actually purchased State securities; in case of transaction conducting at secondary market - nominal amount of actually purchased or sold State securities.	
	Funds for State securities purchase on auctions or at the secondary markets must be kept and/or transferred to Customer's account one business day before auction date or transaction date at the secondary market.	
G	**REFERENCE LETTER / CONFIRMATION / POWER OF ATTORNEY/ACCOUNT STATEMENT**	
1	Reference letters provided to customers or sent by post within KR (the Bank does not guarantee the issuance of reference letters)	KGS 600
2	Confirmation issued to independent Auditors	KGS 240
3	Confirmation of account turnover on letter-head	
3.1	– till 1 year	KGS 120
3.2	– 1 - 3 years	KGS 180
3.3	– from 3 years and up	KGS 240
4	Confirmation on account availability and account balance to foreign embassies and other international organisations	
-	**normal*** (prepared for the next bank's day after the day when application has been submitted by the customer)	KGS 500 (including taxes)
-	**urgent**** (prepared during 2 hours in the day when application has been submitted by the customer)	KGS 700 (including taxes)

5	Confirmation on the first account opening and/or closing confirmation on account availability and/or account balance information other confirmations	
-	**normal*** (prepared for the next bank's day after the day when application has been submitted by the customer)	KGS 120
-	**urgent**** (prepared during 2 hours in the day when application has been submitted by the customer)	KGS 360
6	Duplicate of any confirmation, mentioned above (absolutely identical to the main confirmation or only differs from the basic language of confirmation preparation (Russian / English))	50% from the primary confirmation cost per each duplicate
7	Issuance of power of attorney for physical entities	KGS 300
8	Any other confirmations/documents, sent through courier mail outside of the KR	USD 100
9	Confirmation on account availability to Social Fund for pension transferring and for other receipts of pensioners	Free of charge
10	Provision of payment document dublicates to the customers (for each page)	KGS 100
11	Account statements	
11.1	presenting in printed version in bank's branches/outlets by customer's application	
-	monthly	KGS 100
-	weekly	KGS 300
-	daily	KGS 500
11.2	automatically by e-mail (monthly/weekly/daily for "Internet-banking" users), presented by customer's application	Free of charge
11.3	automatic transaction notifications via "Demir - account assistant" service, presented by default via e-mail	Free of charge
12	**Printouts on customer's account**	
	in cash area (pass-book)	KGS 60 for each pass-book (max KGS 500)
	from Retail Banking specialist (for each page)	KGS 50 (max KGS 500)
	(*) - Normal balance confirmation is given for the date of application and for any date, preceding the date of application	
	(**) - Urgent balance confirmation is given for any date, preceding the date of application	
H	**SAFE BOXES RENT**	
1	**in branches and outlets of the Bank, located in Bishkek city**	
1.1	Small size (48-50*14*25 cm, 60*17.5*26 cm)	for 15 days - KGS 1100, per month - KGS 1500
1.2	Medium size (48-50*19*25 cm)	for 15 days - KGS 1500, per month - KGS 1800
1.3	Big size (48-50*48-50*25 cm)	for 15 days - KGS 2200, per month - KGS 2600
2	**in other branches and outlets of the Bank**	
2.1	Small size (48-50*14*25 cm, 60*17.5*26 cm)	for 15 days - KGS 350, per month - KGS 750
2.2	Medium size (48-50*19*25 cm)	for 15 days - KGS 750, per month - KGS 1100
2.3	Big size (48-50*48-50*25 cm)	for 15 days - KGS 1100, per month - KGS 1500
3	**Pledge for keys to a bank safe box (the Bank returns the pledge amount if there is no lease payment debt, Customer presents two identical keys to the box and other terms, described in agreement with the Bank)**	KGS 7 000/ USD 100
I	**INTERNET/MOBILE -BANKING**	
1	Connection to the system (with the issuance of a sealed envelope, containing passwords to get access to the system)	Free of charge
2	Maintenance of the system	Free of charge
3	Change of option (regime)	Free of charge
4	Reissuing of a sealed envelope, containing passwords to get access to the system, by customer's request	KGS 120 (including taxes)
5	Additional security providing	
-	E-Token (should be paid one time while connection). Validity term of E-token is 7 years	KGS 2500
-	One-time SMS passwords (OTP)	Free of charge
6	**Standard limits on transactions***	
	Transaction type	**Max. daily limit and limit per 1 transaction**
6.1	Foreign exchange transactions	
-	Foreign currency buy	up to KGS 1 000 000 or equivalent in other currency
-	Foreign currency sell	up to KGS 50 000 or equivalent in other currency
-	Arbitrage	up to KGS 300 000 or equivalent in other currency

6.2	Money transfers in national currency via clearing	up to KGS 1 000 000
6.3	Clearing cancel	up to KGS 1 000 000
6.4	Book-to book money transfers between customer's accounts	unlimited
6.5	Book-to book money transfers to the third parties' accounts	up to KGS 1 000 000 or equivalent in other currency
6.6	Money transfers in USD / EURO via SWIFT system	
-	Daily limit	up to KGS 1 200 000 or equivalent in other currency
-	Limit per 1 transaction	up to KGS 1 000 000 or equivalent in other currency
	(*) - Customer has a right to set his/her own limits within the limits set by the Bank. The end values of these limits from tariffs are indicated inclusive.	
J	**COLLECTIONS, DOCUMENTARY CREDITS , GUARANTEES**	**see General notes (6)**
K	**PAYMENT CARDS SERVICES**	**see General notes (7)**
L	**CASH LOANS**	**see General notes (7)**
M	**(TIME, DEMAND) DEPOSITS**	**see General notes (7)**
N	**"CAMPUS CARD" PROJECT**	**see General notes (7)**
O	**OTHER SERVICES**	
1	Direct debiting service	
-	connection	Free of charge
-	maintanatnce (monthly)	Free of charge
-	cancellation of executed payment	KGS 5 per 1 payment
2	INSTANT PAYMENTS via INTERNET-BANKING	according to the rate schedule of provider
3	INSTANT PAYMENTS via PAYMENT TERMINALS	according to the rate schedule of provider
4	Transfer (telex/SWIFT/fax/ telephone) charges	USD 20
5	Cash collection / delivery service	negotiable
6	Execution of payments from population via bank's branches/outlets for services, provided by OJSC "Kyrgyztelekom" (subscribers' commission)	Free of charge
7	Budgetary payments (taxes of individuals and private entrepreneurs) via internet-banking	20 KGS
P	**"Receiving digital notifications" - MAINTENANCE (monthly)**	**see General notes (7)**
	General notes:	
1.	The present General Terms and Conditions are prepared and approved by "Demir Kyrgyz International Bank" CJSC for all banking products, provided to its customers. The terms and conditions include commissions, value dates and other conditions applicable for all types of banking services and products provided by DKIB to the customers.	
2.	All commissions are indicated without taxes. Taxes are charged by the Bank additionally as per the current Tax Code of KR.	
3.	Commissions indicated in foreign currency shall be charged in national currency at the rate of the National Bank of KR on the date of service provision.	
4.	CJSC "Demir Kyrgyz International Bank" however has full right and authority to change Terms and Conditions in whole or in some of the part without prior notice to the customers at any time by placing such changes in the operational hall or in the Web-site of the Bank - www.demirbank.kg	
5.	Information on current applicable Terms and Conditions of DKIB is available at the customer's first demand.	
6.	Terms and conditions for collections, documentary credits, guarantees for individuals are similar to the terms and conditions for this type of servicies, applicable to legal entities and private entrepreneurs.	
7.	Terms and conditions for payment cards servicing, interest rates and other conditions for cash loans, interest rates for demand and time deposits both in KGS and other (foreign) currencies, tariffs and conditions for Campus project (including campus cards issuance and servicing), "Receiving digital notifications" service will be set by the Bank in separate addendums and revised time to time according to the market conditions. Tariffs and conditions of "Receiving digital notifications" service will be valid starting from the service will be implemented/developped.	
8.	The Bank has right to establish commissions and fees different from set above, for those customers, whose volume and transactions justify so, or depending on other factors, as for instance, changes of the market conditions.	