

**Terms and conditions applicable to merchants for service pos-terminals of DKIB, valid from 26.06.2020**

№	Service name	Commissions / conditions					
		Visa debit cards (Electron)	Visa credit cards (Classic, Gold, Platinum)	MasterCard (debit & credit cards)	Maestro (debit & credit cards)	Elcard	Mir
1	Payments of purchases through pos-terminal by cards issued by DKIB	1.5% - 2.5%	1.5% - 2.5% plus bonus	1.5% - 2%	1.5% - 2%	1.5% - 2%	-
2	Payments through pos-terminal by cards issued by other banks	1,8% - 3%	1,8% - 3%	2.5% - 3%	2.5% - 3%	1.5% - 2%	2,5%
3	Commission for cash withdrawal of funds by merchant from its bank account via cash area, previously received to this account from POS-terminal transactions	According to the General Terms and Conditions, applicable to Legal entities and private entrepreneurs					
4	Commission for service "Installment" *	Installment period	3 month (the option is inactive at the initial stage of the project)	6 month	9 month	12 month	-
		Factoring commission **	4,5%	9%	13,5%	18%	-
	(*)	The rate of commission shall be established on merchant base and calculated from transaction amount					
	(**)	The commission amounts will not be returned, except factoring commission that can be returned only within 15 days after purchase					
5	Account opening for pos-terminal installation	free of charge					
6	Pos-terminal installation	free of charge					
	Rent of equipment (Pos-terminal and PIN-PAD) .***	free of charge					
7	Merchant's staff training	free of charge					
8	Providing of visual materials, paper materials	free of charge					
9	Technical support, providing by DKIB	free of charge					
	(***)	If turnover amount via POS-Terminal will be less than 30 000 KGS per month, rent fee in amount of 600 KGS per month may be applied					

**Notes / Примечания:**

- Commissions indicated in items 1-2 are charged from merchant's bank account from the amount of each customer's transaction.
- All commissions are indicated without taxes. Taxes shall be charged additionally as per the current Tax Code of KR.
- Period of amount blockage is up to 3 days.
- DKIB has the right to claim compensation for lost/broken equipment.

**Approved by Bank Management**
**Minutes of Bank Management Meeting №19/1 dd / от 09.06.2020**