DEMIR KYRGYZ INTERNATIONAL BANK Cash Deposit & Withdrawal fees are valid starting from 23.05.2025 till next updating

Cash deposit fee of DKIB

In	Bishkek bran	iches
Currency	Com	Conditions
USD	0,20%	\$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.
КΖТ	3,00%	till KZT 1 mio.

Cash deposit fee of DKIB

In othe	r region brar	nches
Currency	Com	Conditions
USD	0,20%	\$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 branche	S
Currency	Com	Conditions
USD	0,50%	
EUR	0,50%	
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	0,50%	
EUR	0,50%	
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	0,50%
International car	rds (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 AT	M
Currency	Commission
KGS	0%
USD	0%

Cash deposit fee of DKIB

in Bishkek and non-Bishkek branches:			
USD		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, a	
Na	To amend sections "O"section 7 of GENERAL TERMS AND CONE	
Nº A	Service name Accounts under one Customer number	Commissions / conditions
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
В	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) from the Bank account of a customer, before received to this account in the form of a money transfer (transfer 	up to 40 000 KGS - 0,5% (min 50 KGS),
1.2	from other bank, book-to-book transfer (excluding book-to-book transfers on own accounts))	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	y customer to the Bank non-cash rate
2.3.1	In USD	

2.3.2	in EUR	
2.3.3	in RUB	
2.3.4	in KZT	Defined on daily basis
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 <u>CASH WITHDRAWAL IN ATMS in USD</u>	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		
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.	
	The bank - issuer of the card has the right to charge additional commission.	
5	CASH DEPOSI FEE IN NATIONAL CURRENCY IN BANK BRANCHES	
5		
5	CASH DEPOSI FEE IN NATIONAL CURRENCY IN BANK BRANCHES 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:	up to 40 000 KGS - 0,5% (min 50 KGS), more 40 000 KGS - Free of charge
	CASH DEPOSI FEE IN NATIONAL CURRENCY IN BANK BRANCHES 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	
5.1	CASH DEPOSI FEE IN NATIONAL CURRENCY IN BANK BRANCHES 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) If funds are deposited to own account and to the third parties accounts, opened in the branch of the Bank within	more 40 000 KGS - Free of charge
5.1	CASH DEPOSI FEE IN NATIONAL CURRENCY IN BANK BRANCHES 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) 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 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 CASH COUNTING FEE IN NATIONAL CURRENCY	more 40 000 KGS - Free of charge 0,1% (min 50 KGS)
5.1 5.2 5.3	CASH DEPOSI FEE IN NATIONAL CURRENCY IN BANK BRANCHES 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) 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 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	more 40 000 KGS - Free of charge 0,1% (min 50 KGS)
5.1 5.2 5.3 6	CASH DEPOSI FEE IN NATIONAL CURRENCY IN BANK BRANCHES 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) 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 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 CASH COUNTING FEE IN NATIONAL CURRENCY	more 40 000 KGS - Free of charge 0,1% (min 50 KGS)
5.1 5.2 5.3 6 6.1	CASH DEPOSI FEE IN NATIONAL CURRENCY IN BANK BRANCHES 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) 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 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 CASH COUNTING FEE IN NATIONAL CURRENCY Commission for counting/enlarging banknote/coins at the request of the customer	more 40 000 KGS - Free of charge 0,1% (min 50 KGS) 0,1% (min 50 KGS)
5.1 5.2 5.3 6 6.1 6.1.1	CASH DEPOSI FEE IN NATIONAL CURRENCY IN BANK BRANCHES 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) 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 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 CASH COUNTING FEE IN NATIONAL CURRENCY Commission for counting/enlarging banknote/coins at the request of the customer in denominations of 1 KGS, 3 KGS, 5 KGS, 10 KGS and banknotes of 20 KGS	more 40 000 KGS - Free of charge 0,1% (min 50 KGS) 0,1% (min 50 KGS)

	*(USD equivalent)	
0	CASH DEPOSIT FEE IN FOREIGN CURRENCY IN	
		a tarritary of the same administrative unit of KD, avaluding
8.1	 if funds are deposited to own account and to the third parties accounts, opened in the branch of the Bank within the - 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 	e territory of the same administrative unit of KR, excluding:
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))
<u> </u>	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)
1 25 1	Commission for accepting dilapidated, <i>smudge</i> 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 <u>operations</u> *Equivalent in other currency	1%
•		
	CASH DEPOSI FEE IN FOREIGN CURRENCY VIA DEVICES 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	
	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)
11	Bank does not accept the coins of foreign currencies 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) MONEY TRANSFERS IN NATIONAL CURRENCY	are executed by prior reservation before 1 (one) banking day, herewith "DKIB" CJSC has a right to increase execution term for the foreign exchange
	BOOK-TO-BOOK TRANSFERS	
	via bank's branches/outlets	
	between customer's accounts	Free of charge
	to the third parties' accounts	KGS 15
	via Internet/Mobile Banking	Free of charge
	via DKIB's ATMs	Free of charge
2.0		1

2	CLEARING/GROSS TRANSFERS	
2.1	via bank's branches/outlets	
	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
	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
	MONEY TRANSFERS IN FOREIGN CURRENCY	
	BOOK-TO-BOOK TRANSFERS	
	via bank's branches/outlets	
	between customer's accounts	Free of charge
	to the third parties' accounts	KGS 120
	via Internet/Mobile Banking	Free of charge
1.3	via DKIB's ATMs	Free of charge All costs related to the payments investigation, amendment to and cancellation of transfer and issues
	SWIFT TRANSFERS (MONEY TRANSFERS IN FCY)*	regarding compliance, including costs of third parties, shall be paid by the customer
	via bank's branches/outlets in	
	US Dollars	
	OUR**	0.2% plus USD 20 SWIFT fee (min USD 95, max USD 350)
	BEN***	USD 60
	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)
	RUB, KZT (OUR**) CNY	0.1% plus 10 USD SWIFT fee (min USD 20, max USD 300)
		0.2% plus 10.11SD SW/JET foo (min.11SD 20, max.11SD 200)
	BEN***	0.2% plus 10 USD SWIFT fee (min USD 30, max USD 300) 0.1% plus 10 USD SWIFT fee (min USD 20, max USD 200)
	TRY	ט. ביט אוגע גער איז
	OUR**	0.2% plus 150 TRY SWIFT fee (min 400 TRY, max 1200 TRY)
	other FCY****	
	OUR**	0.2% plus 20 USD SWIFT fee (min USD 80, max USD 450)
	via Internet/Mobile Banking in	
2.2.1	US Dollars	
	OUR**	0.2% plus 20 USD SWIFT fee (min USD 90, max USD 300)
	EURO	
	OUR**	0.25% plus 20 EUR SWIFT fee (min 45 EUR, max 350 EUR)
	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. Trans	action 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. Tran	saction 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	Free of charge (DKIB credits actual amt received, i.e. minus corr. banks charges)	
	other cases at discretion of the Bank		
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	
	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	according to the tarms of the payment system at the moment of payment execution	
	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 accou	int of Customer at primary** and secondary*** markets;	
3.1	up to KGS 50 000	KGS 250 som (for customers-residents - Free of charge)	
3.1 3.2	up to KGS 50 000 from KGS 50 000		
		KGS 250 som (for customers-residents - Free of charge)	
3.2	from KGS 50 000	KGS 250 som (for customers-residents - Free of charge) 0,5% (max KGS 1 000) (for customers-residents - Free of charge) Free of charge	
3.2	from KGS 50 000 Providing information about auction's results (in case of satisfied application)	KGS 250 som (for customers-residents - Free of charge) 0,5% (max KGS 1 000) (for customers-residents - Free of charge) Free of charge of Finance of KR); NBKR Notes (issuer – NBKR).	
3.2	from KGS 50 000 Providing information about auction's results (in case of satisfied application) (*) – State securities: State treasury bills (issuer – Ministry of Finance of KR); State treasury bonds (issuer – Ministry of	KGS 250 som (for customers-residents - Free of charge) 0,5% (max KGS 1 000) (for customers-residents - Free of charge) Free of charge of Finance of KR); NBKR Notes (issuer – NBKR). y Bank on behalf of and at the expense of Customer at auctions of selling State securities, held by their issuers).	
3.2	from KGS 50 000 Providing information about auction's results (in case of satisfied application) (*) – State securities: State treasury bills (issuer – Ministry of Finance of KR); State treasury bonds (issuer – Ministry of (**) – Transactions at the primary market of State Securities include participation and purchase of State securities by	KGS 250 som (for customers-residents - Free of charge) 0,5% (max KGS 1 000) (for customers-residents - Free of charge) Free of charge of Finance of KR); NBKR Notes (issuer – NBKR). / Bank on behalf of and at the expense of Customer at auctions of selling State securities, held by their issuers). : transactions at the primary market of State Securities.	
3.2	from KGS 50 000 Providing information about auction's results (in case of satisfied application) (*) – State securities: State treasury bills (issuer – Ministry of Finance of KR); State treasury bonds (issuer – Ministry of (**) – Transactions at the primary market of State Securities include participation and purchase of State securities by (***) – Transactions at the secondary market of State Securities include any transactions with State securities accept (***) – in case of Bank's application approval at State securities auction - nominal amount of actually purchased Sta	KGS 250 som (for customers-residents - Free of charge) 0,5% (max KGS 1 000) (for customers-residents - Free of charge) Free of charge of Finance of KR); NBKR Notes (issuer – NBKR). v Bank on behalf of and at the expense of Customer at auctions of selling State securities, held by their issuers). c transactions at the primary market of State Securities. te securities; in case of transaction conducting at secondary market - nominal amount of actually purchased or	
3.2	from KGS 50 000 Providing information about auction's results (in case of satisfied application) (*) – State securities: State treasury bills (issuer – Ministry of Finance of KR); State treasury bonds (issuer – Ministry of (**) – Transactions at the primary market of State Securities include participation and purchase of State securities by (***) – Transactions at the secondary market of State Securities include any transactions with State securities accept (***) – in case of Bank's application approval at State securities auction - nominal amount of actually purchased Sta sold State securities. Funds for State securities purchase on auctions or at the secondary markets must be kept and/or transferred to Cust	KGS 250 som (for customers-residents - Free of charge) 0,5% (max KGS 1 000) (for customers-residents - Free of charge) Free of charge of Finance of KR); NBKR Notes (issuer – NBKR). v Bank on behalf of and at the expense of Customer at auctions of selling State securities, held by their issuers). c transactions at the primary market of State Securities. te securities; in case of transaction conducting at secondary market - nominal amount of actually purchased or	
3.2 4	from KGS 50 000 Providing information about auction's results (in case of satisfied application) (*) – State securities: State treasury bills (issuer – Ministry of Finance of KR); State treasury bonds (issuer – Ministry of (**) – Transactions at the primary market of State Securities include participation and purchase of State securities by (***) – Transactions at the secondary market of State Securities include any transactions with State securities accept (***) – in case of Bank's application approval at State securities auction - nominal amount of actually purchased Sta sold State securities. Funds for State securities purchase on auctions or at the secondary markets must be kept and/or transferred to Cust market.	KGS 250 som (for customers-residents - Free of charge) 0,5% (max KGS 1 000) (for customers-residents - Free of charge) Free of charge of Finance of KR); NBKR Notes (issuer – NBKR). v Bank on behalf of and at the expense of Customer at auctions of selling State securities, held by their issuers). c transactions at the primary market of State Securities. te securities; in case of transaction conducting at secondary market - nominal amount of actually purchased or	
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Transaction type Max. daily limit and limit per 1 transaction			Free of charge
	6		
6.1 Foreign exchange transactions			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	
	Money transfers in national currency via clearing	up to KGS 1 000 000	
	Clearing cancel	up to KGS 1 000 000	
	Book-to book money transfers between customer's accounts	unlimited	
	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 fro	om tariffs are indicated inclusive.	
	COLLECTIONS, DOCUMENTARY CREDITS , GUARANTEES	see General notes (6)	
	PAYMENT CARDS SERVICES	see General notes (7)	
L	CASH LOANS	see General notes (7)	
М	(TIME, DEMAND) DEPOSITS	see General notes (7)	
	"CAMPUS CARD" PROJECT	see General notes (7)	
0	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	
Р	"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.		
	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.		
	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.		
	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 or		
	"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.		