

№ 23 GENERAL TERMS AND CONDITIONS of "DEMIR KYRGYZ INTERNATIONAL BANK" CJSC, applicable to INDIVIDUALS, valid:
in Bishkek branches from 01.10.2019;
in regions branches from 13.01.2020

| № | Service name | Commissions / conditions |
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| A | DEMAND DEPOSIT ACCOUNTS (UNDER ONE CUSTOMER NUMBER) | |
| 1 | OPENING IN ANY CURRENCY | |
| 1.1 | Standard conditions | KGS 300 |
| 1.2 | Special conditions (for "DKIB" CJSC Salary projects' staff) | free of charge |
| 1.3 | For loan purpose | free of charge |
| 1.4 | Additional accounts opening to existing customer number | free of charge |
| 1.5 | Special conditions (while making exhibitions, fairs, stimulating actions and other campaigns based on approved memo) | free of charge |
| 1.6 | For pensioners and disabled persons while presenting the document, confirming the status (while joint account opening all owners of the joint account should be of above category) | free of charge |
| 2 | MAINTENANCE (monthly) of | |
| 2.1 | National currency (KGS) account | free of charge |
| 2.2 | Multi-currency account (in case of transactions on any foreign currency account/s) | KGS 50 |
| 2.3 | Foreign-currency account, opened only for loan purpose | free of charge |
| 3 | MINIMUM ACCOUNT BALANCE | |
| 3.1 | National currency (KGS) account | N/R |
| 3.2 | Multi-currency account | KGS 500 |
| 3.3 | Time deposit opened in branch | KGS 5 000/USD 100/RUB 5 000 |
| 3.4 | Time deposit opened through Internet/mobile banking | KGS 2 500/USD 50/RUB 2 500 |
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| B | CASH TRANSACTIONS | |
| 1 | CASH WITHDRAWAL*** | |

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| | (*) - branch or other separate division of the Bank. | |
| | (**) - here: town or populated area. | |
| | (***) - 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/ 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 |
| 1.1 | from the Bank account of a customer, before received to this account in the form of a <u>money transfer</u> (transfer from other bank, book-to-book transfer (excluding book-to-book transfers on own accounts), transfer from card to card with crediting the account of a customer) in | according to following paragraphs , except for: - salary / campus projects customers - pensioners - people with disabilities - Cash withdrawal of international fast money transfers - in any currency, received as DKIB loan despite of branch`s location, where cash withdrawal is made - in case of disfunction of an ATM located in the branch of DKIB - in case ATM captured card (within the application on money refund) |
| - | national currency (KGS) | up to 40 000 KGS - 0,5% (min 60 KGS), more 40 000 KGS - 0,3% (min 60 KGS) |
| - | USD | up to 600 USD- 1% (min USD 5), more 600 USD - 0,4% (min USD 5) |

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| - | EUR / RUB / KZT | 0.5% (min EUR 5 / RUB 100 / KZT 500 / min TRY 5 / CHF 5 / GBP 5 correspondingly) |
| - | in any currency (FCY and national), in case funds (including time deposits) were kept on the the customer's account during 1 calendar year and over | up to 40 000 KGS - 0,5% (min 50 KGS), more 40 000 KGS - free of charge in USD: up to 600 USD 1% (min USD 5), more 600 USD - free of charge in other currency: free of charge |
| 1.2 | in any currency (FCY and national) from the Bank account of a customer, when funds were deposited before to this account <u>in cash form and were not used for further transactions</u> (as in the same branch* of the Bank, where this cash funds were deposited, or in the branch/s of the Bank within the territory of the same or other administrative unit of KR**, including funds earlier replenished to the account via "DKIB" CJSC ATMs (KGS, USD) and "DKIB" CJSC payment terminals (KGS) | in KGS: up to 40 000 KGS - 0,5% (min 50 KGS), more 40 000 KGS - free of charge in USD: up to 600 USD - 1% (min USD 5), more 600 USD - free of charge in other currency: free of charge |
| 1.3 | on inter-branch payments without account opening (on passport data) in national currency (KGS), USD, EUR | free of charge |
| 1.4 | purchased by customer to the Bank <u>cash exchange rate</u> in any currency (FCY and national) in spite of location** of the branch* of the Bank, where cash withdrawal is made | free of charge |
| 1.5 | purchased by customer to the Bank <u>non-cash exchange rate</u> in | |

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| - | national currency (KGS) | free of charge |
| - | foreign currency, in case after conversion funds were kept on the customer's account | |
| | up to 1 calendar year | 50% from the commission from p. 1.1. of current section in correspondent currency, herewith minimum fees are charged fully |
| | during 1 calendar year and over | free of charge |
| 1.6 | in any currency, received as DKIB loan in spite of location** of the branch* of the Bank, where cash withdrawal is made | free of charge |
| 1.7 | via POS-terminals through international plastic Visa, MasterCard cards, issued by other banks | |
| | Withdrawal up to USD 5 000 | up to 2% (min USD 2) |
| | Withdrawal from USD 5 001 | negotiable |
| | The bank - issuer of the card has the right to charge additional commission. | |
| 1.8 | via cash-area POS-terminals through local plastic cards "Elcart", issued by other banks | free of charge (the bank - issuer of the card can charge additional commission) |
| 2 | CASH DEPOSIT FEE | - |

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| 2.1 | For <u>money transfer</u> purpose (transfer from other bank, book-to-book transfer (excluding book-to-book transfers on own accounts)) | according to following paragraphs , except for: <ul style="list-style-type: none"> - salary / campus customers - pensioners - people with disabilities - outgoing funds by International fast money transfer systems - cash deposit by third party in one territory of administrative unit of KR - loan repayment / credit card repayment - in case of disfunction of ATM located in branch of DKIB - in case ATM captured card (within the application on money refund) |
| 2.1.1 | in national currency (KGS) | <p>up to 40 000 KGS - 0,5% (min 50 KGS), more 40 000 KGS - free of charge</p> |
| 2.1.2 | in foreign currency | <p>in USD up to 600 USD - 1% min 5 USD, more 600 USD - 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))</p> <p>in other currency: 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))</p> |
| | <i>Cash deposit fee for amounts, deposited before the date of money transfer</i> | |

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| | | <p>up to 40 000 KGS - 0,5% (min 50 KGS), more 40 000 KGS - n/a</p> <p>in USD up to 600 USD - 1% min 5 USD, more 600 USD - n/a</p> <p>in other currency: n/a</p> |
| | - more than 60 calendar days | |
| | - more than 30 calendar days, but less than 60 calendar days | <p>in KGS: up to 40 000 KGS - 0,5% (min 50 KGS), more 40 000 KGS - is applied with 50% discount to the funds to be transferred</p> <p>in USD: up to 600 USD - 1% min 5 USD, more 600 USD - is applied with 50% discount to the funds to be transferred</p> <p>in other currency: is applied with 50% discount to the funds to be transferred</p> |
| 2.2 | if funds are deposited to own account , opened in the branch* of the Bank within the territory of one administrative unit of KR* | <p>in KGS: up to 40 000 KGS - 0,5% (min 50 KGS), more 40 000 KGS - free of charge</p> <p>in USD: up to 600 USD - 1% min 5 USD, more 600 USD - free of charge</p> <p>in other currency: free of charge</p> |
| 2.2.1 | in national currency (KGS), 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** | <p>if funds are deposited to own account: up to 40 000 KGS - 0,5% (min 30 KGS), more 40 000 KGS - 0,1% (min 30 KGS)</p> <p>to the third parties accounts 0,1% (min 30 KGS),</p> |
| 2.2.2 | in foreign currency, 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** | <p>if funds are deposited to own account: up to 600 USD - 1% (min 1 USD), more 600 USD - 0,1%(min 1 USD),</p> <p>to the third parties` accounts:</p> |

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| | | 0,1%(min 1 USD),, |
| 2.2.3 | in any currency, 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** <u>for loan repayment purposes</u> | free of charge |
| 2.2.4 | while depositing funds in national currency (KGS) to the account (account replenishment) <u>via payment terminals</u> of "DKIB" CJSC | free of charge |
| - | Limit per 1 replenishment | KGS 20 000 |
| - | Daily limit of replenishment per 1 account number | KGS 50 000 |
| 2.3 | On inter-branch payments without account opening (on passport data) in national currency (KGS), USD, EUR. Maximum amount of sending per day per recipient of 200 000 som or equivalent in another currency | 0.1% (min KGS 50 / USD 2 / EUR 2) |