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

Cash deposit fee of DKIB

In	In Bishkek branches	
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.
KZT	3,00%	till KZT 1 mio.

Cash deposit fee of DKIB

In other region branches		
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 branches		
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		hes
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 ATM		
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

Service name		№ 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				
A ACCOUNT PORTING IN ANY UNRIENCY 1.1 Depring of accounts under one Customer number 1.2 Opening of accounts under one Customer number to individuals, except item 1.2 1.3 Opening affairment and control customer number for one of the reasons for alpendences b) disabled persons c) 1.3 Opening and maintenance of Sectors account 1.3 Opening and maintenance of Sectors account 2.1 Number of Control (Sector) 2.2 Medicurrency ACCOUNT for Lace of transactions on any foreign currency account(s), excluding the transaction of account 3. Internal Control (Sector) 3. Internal Control (Sector) 4. Internal Control (Sector) 5. Internal Control (Sector) 5. Internal Control (Sector) 6. Internal						
1 Departing of accounts under one Customer number for individuals, except item 12 1. Opening of accounts under one Customer number for one of the reasons for algensioners b) disabled persons of a stay project staff of for credit products receipt e) gening additional accounts to an existing client number. 1. Opening and maniferance of cover ow account. 2. ACCOUNT MAINTERANCE (mentals) 2. Retinated under one of transactions on any foreign currency account/s, excluding the transaction of account. 3. Million currency account (in case of transactions on any foreign currency account/s, excluding the transaction of account. 3. Million currency account (in case of transactions on any foreign currency account/s, excluding the transaction of account. 3. ANA INTRODUCTION ACCOUNT RAILANCE 4. SALE VITUREAWALE IN INTRODUCTION SALE RAILANCE (Incombin) 4. ACRE MINISTRANSACTIONS/ SALE RAILANCE (Incombin) 5. ACRE MINISTRANSACTIONS/ SALE RAILANCE (Incombin) 5. ACRE MINISTRANSACTIONS/ SALE RAILANCE (Incombin) 6. ACRE MINISTRANSACTIONS/ SALE RAILANCE (Incombin) 7. Evaluation of the sale of the sale of the international fast money transfer systems (excluding cash withdraws) as plastic carely in the sale of the location of the branch of the Brank, where cash withdrawal is to be nated in client of the ATM located in CISC (TOKIS* Throng in control of the Brank in case of a failure of the ATM located in CISC (TOKIS* Throng in cash cash withdrawal is to be nated as account of the ATM located in CISC (TOKIS* Throng in cash cash withdrawal is to be nated as account of the ATM located in CISC (TOKIS* Throng in cash cash cash cash cash cash cash cash			Commissions / conditions			
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2. Opening of accounts under one Customer number for one of the reasons for alpernioners by disabled persons c) shelp project said (i) for credit products receipt of ignating additional accounts to an existing client number 2. ACCOUNT MAINTENANCE (meethy) 2. ANAISOLA COUNT MAINTENANCE (meethy) 2. ANAISOLA COUNT MAINTENANCE (meethy) 3. Mill-currency account; (in case of transactions on any foreign currency account/s; excluding the transaction of account of free of charge 3. Mill-currency account; (in case of transactions on any foreign currency account/s; excluding the transaction of account of free of charge 3. Mill-currency account; (in case of transactions on any foreign currency account/s; excluding the transaction of account of free of charge 3. ANAISOLATION ACCOUNT PANANCE 3. ANAISOLATION ACCOUNT PANANCE 3. ANAISOLATION ACCOUNT PANANCE 4. ASAM WITHOMANALI NATIONAL CURRENCY IN BANK BRANCHES 5. Salvey project saif (campus princip sartificiants) 5. CASH MISSACCIONS (ASAN TRANSACTIONS 6. ASAM MISSACCIONS (ASAN TRANSACTIONS 6. ASAM MISSACCIONS (ASAN TRANSACTIONS 6. ASAM WITHOMANALI NATIONAL CURRENCY IN BANK BRANCHES 6. Salvey project saif (campus princip sartificiants) 6. CASH MISSACCIONS (ASAN TRANSACTIONS 6. ASAM MISSACCIONS (ASAN TRANSACTIONS			KCS 300			
1.1 Salary project staff of for credit products receipt e) opening additional accounts to an existing client number 1640 Credge	1.1	Opening of accounts under one customer number to mulviduals, except item 1.2	NGS 500			
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Authority currency account (in scele of transactions on any foreign currency accountly, sexcluding the transaction of account of interest on a time deposity of interest on a time depos	1.3	Opening and maintenance of escrow account	0,1% (min 14 000 KGS)			
Authorized currency account (in case of transections on any foreign currency account/s; excluding the transaction of accrual soft of the second of a currency (KGS) account N/R	2	ACCOUNT MAINTENANCE (monthly)				
All NUMBER ACCOUNT BAILANCE	2.1	National currency (KGS) account	Free of charge			
3.1 National currency (XGS) account 3.2 Multi-currency account 5. CASH WITHORAWAL IN NATIONAL CURRENCY IN BANK BRANCHES 5. Salary projects staff / campus projects participants 5. pensioners 5. pensioners 5. pensioners 5. pensioners 6. pensioners 7. pensioners 7. pensioners 8. pensioners 8. pensioners 8. pensioners 9. pensioners 9. pensioners 9. pensioners 1. For more data of a failure of the ATM located in CISC 'DKIB' branch 1. For amounts received as 'DKIB' CISC loan in spite of the location of the branch of the Bank, where cash withdrawals is to be made 1. In case the card was captured by ATM (by application) 1. purchased by customer to the Bank account of the branch of the account in the form of a money transfer (transfer from other bank, book-to-book transfer excluding book-to-book transfer excluding book-to-book transfers on own accounts) 1. when full was were deposited aeralier to this account in cash form (including replenishments via "DKIB" CISC ATMs/ payment terminals) 1. when full was were deposited aeralier to this account in cash form (including replenishments via "DKIB" CISC ATMs/ payment terminals) 1. when full was were deposited aeralier to this account in cash form (including replenishments via "DKIB" CISC ATMs/ payment terminals) 1. via cash-area POS-terminals through "Elcard" local plastic cards, issued by other banks 1. ("I'- cash writhdrawals or CIC (cash order threshold): KSS 600 000 1. ("I'- cash writhdrawals or CIC (cash order threshold): KSS 600 000 1. (CSS has a right to increase execution term for the writhdrawals 1. (CSS has a right to increase execution term for the writhdrawals 2. cash writhdrawals or full full cards; susued by other banks 1. (CSS has a right to increase execution term for the writhdrawals 2. cash writhdrawals or full full cards; full cards of those excelled earlier to the international fast money transfer/purchased by customer to the Bank non-cash rate 2. cash writhdrawals or full full cards; full cards of the deposition of a customer, before received to this accou	22		KGS 50			
Authorized Processing Wilding	3	MINIMUM ACCOUNT BALANCE				
ash writhdrawals in National Currency in Bank Branches - salary project staff 'campus project participants' - pensioners	3.1	National currency (KGS) account	N/R			
- 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 of funds received as "DKIB" CISC loan in spite of the location of the Bank, where cash withdrawals is to be made - to be made - in case of a failure of the ATM located in CISC "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 transfer without account opening (on passport data) 1.2 dher bank, book-to-book transfer (excluding book-to-book transfers on on accounts) when funds were deposited earlier to this account in cash form (including replenishments via "DKIB" CISC ATMs/ psyment terminals) 1.4 via cash-are POS terminals through "Elcard" local plastic cards, issued by other banks (*) - cash withdrawals in cards of the demonstration (KGS 1 000, KGS 5 000) and - the amounts over COT (cash order threshold): KGS 600 000 2.2 - cash withdrawals in Money transfers without account opening (on passport data) 2.3 from the Bank account of a customer, before received to this account in the form of a money transfer (transfer from one on 000 KGS - 0,5% (min 50 KGS), more 40 000 KGS	3.2	Multi-currency account	KGS 500			
- 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 of funds received as "DKIB" CISC loan in spite of the location of the branch of the Bank, where cash withdrawal is plastic cards) 1.1 Interval, and the cash of a failure of the ATM located in CISC "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) - on inter-branch money transfers without account in the form of a money transfer (transfer from other bank, book-to-book transfer (excluding book-to-book transfers) on own accounts)) when funds were deposited earlier to this account in cash form (including replenishments via "DKIB" CISC ATMs/ payment terminals) - payment terminals) - when funds were deposited earlier to this account in cash form (including replenishments via "DKIB" CISC ATMs/ payment terminals) - payment terminals) - when funds were deposited earlier to this account in cash form (including replenishments via "DKIB" CISC ATMs/ payment terminals) - payment terminals) - when funds were deposited earlier to this account in cash form (including replenishments via "DKIB" CISC ATMs/ payment terminals) - payment terminals) - when funds were deposited earlier to this account in cash form (including replenishments via "DKIB" CISC ATMs/ payment terminals) - payment terminals) - when funds were deposited earlier to this account in cash form (including replenishments via "DKIB" CISC ATMs/ payment terminals) - payment terminals) - when funds received earlier through the increase of the card can charge additional commission) - charge (the bank - issuer of the card can charge additional commission) - are executed by prior reservation (till 15:00 p.m. for national currency) before 1 (one) banking day, herewith "CISC has a right to increase execution t	В	CASH TRANSACTIONS/ CASH TRANSACTIONS				
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1.3 payment terminals) 1.4 via cash-area POS-terminals through "Elcard" local plastic cards, issued by other banks [**] cash withdrawals in:						
1.4 via cash-area POS-terminals through "Elcard" local plastic cards, issued by other banks (*) - 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 2 CASH WITHDRAWAL IN FOREIGN CURRENCY IN BANK BRANCHES - 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) 2.2 - salary projects staff receiving funds in foreign currency (salaries, royalties, subsistence allowance, etc.) 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	1.3					
(*) - 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 CJSC has a right to increase execution term for the withdrawals CASH WITHDRAWAL IN FOREIGN CURRENCY IN BANK BRANCHES - 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) 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						
- national currency of big denomination (KGS 1 000, KGS 5 000) and - the amounts over COT (cash order threshold): KGS 600 000 CASH WITHDRAWAL IN FOREIGN CURRENCY IN BANK BRANCHES - 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) 2.2 - salary projects staff receiving funds in foreign currency (salaries, royalties, subsistence allowance, etc.) 7 - The form 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	1.4		Free of charge (the bank - issuer of the card can charge additional commission)			
- 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) 2.2 - salary projects staff receiving funds in foreign currency (salaries, royalties, subsistence allowance, etc.) 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		- national currency of big denomination (KGS 1 000, KGS 5 000) and	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			
2.1 withdrawals via plastic cards) - on inter-branch money transfers without account opening (on passport data) 2.2 - salary projects staff receiving funds in foreign currency (salaries, royalties, subsistence allowance, etc.) 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	CASH WITHDRAWAL IN FOREIGN CURRENCY IN BANK BRANCHES				
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		withdrawals via plastic cards) - on inter-branch money transfers without account opening (on passport data)				
2.3.1 In USD	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 o	customer to the Bank non-cash rate			
2.3.2 in EUR	2.3.1	In USD				
	2.3.2	in EUR				

	L	1
2.3.3	in RUB	Defined on daily basis
2.3.4	in KZT	Dominou on daily saud
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	
	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	
5.1	 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))	0,1% (min 50 KGS)
	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	- 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	

	if funds are denocited to our account and to the third parties accounts, around in the branch of the Daul within the tra-	rritory of the came administrative unit of VD excluding
	if funds are deposited to own account and to the third parties accounts, opened in the branch of the Bank within the te - salary project staff receiving funds in foreign currency (royalties, subsistence allowance, etc.)	Tricory of the same administrative unit of KK, excluding:
	- outgoing money transfers through the international fast money transfer systmes	
8.1	- 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
-		·
	in other foreign currency If funds are deposited for USD SWIFT transfer purpose in the amounts up to USD 600. In case the commission of 8.1	Defined on daily basis
	clause was taken: up to 600 USD - 1% (min USD 5), the Commission for this item of the specifically deposited amount is	is established on daily basis and applied according to the fee set on the day of the money transfer (is also executed
	not applied	to the funds, purchased by customer to the Bank cash exchange rate))
		is established on daily basis and applied according to the fee set on the day of the money transfer (is also executed
8.3	If funds are deposited for USD SWIFT transfer purpose up in the amounts more than USD 600.	to the funds, purchased by customer to the Bank cash exchange rate))
	On "Demir Transfer" inter-branch money transfers without account opening (on passport data).	
8.4	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)
	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	1%
	account or in case of exchange transactions. when they are credited to the client's account, or exchange operations	
	*Equivalent in other currency CASH DEPOSI FEE IN FOREIGN CURRENCY VIA DEVICES	
9	CASH DEPOSI FEE IN FOREIGN CORRENCY VIA DEVICES	
	to the ATM and and a CIRDWINI CICCULATE and a Marke Could be such a IRDWINI CICC	
	in the ATM network of "DKIB" CJSC to Visa cards, MasterCard, issued by "DKIB" CJSC:	
9.1	- daily replenishment limit in the same ATM: KGS 100 000 *	Free of charge
	- daily replenishment limit in the same ATM: KGS 100 000 * - daily replenishment limit per the same customer - KGS 400 000 *	Free of charge
	- 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
9.1	- 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 * USD equivalent	Free of charge
9.1	- 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
9.1	- 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 * USD equivalent CASH COUNTING FEE IN FOREIGN CURRENCY Commission for counting small denominated USD, EUR, RUB, KZT banknotes (banknotes with nominal value 20 and	
9.1	- 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 * USD equivalent 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	Free of charge 1%
9.1	- 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 * USD equivalent 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 Commission for counting foreign currency banknotes by the Bank without crediting the customer account / with	1%
9.1 10 10.1 10.2	- 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 * USD equivalent 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 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	
9.1 10 10.1 10.2	- 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 * USD equivalent 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 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	1%
9.1 10 10.1 10.2	- 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 * USD equivalent 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 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 Bank does not accept the coins of foreign currencies	1% KGS 5 per each banknote (max USD 200)
9.1 10 10.1 10.2	- 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 * USD equivalent 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 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 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	1% KGS 5 per each banknote (max USD 200) are executed by prior reservation before 1 (one) banking day, herewith "DKIB" CJSC has a right to increase
9.1 10 10.1 10.2	- 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 * USD equivalent 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 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 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)	1% KGS 5 per each banknote (max USD 200)
9.1 10 10.1 10.2	- 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 * USD equivalent 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 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 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	1% KGS 5 per each banknote (max USD 200) are executed by prior reservation before 1 (one) banking day, herewith "DKIB" CJSC has a right to increase
9.1 10 10.1 10.2 11 C	- 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 * USD equivalent 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 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 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)	1% KGS 5 per each banknote (max USD 200) are executed by prior reservation before 1 (one) banking day, herewith "DKIB" CJSC has a right to increase
9.1 10 10.1 10.2 11 c 1 1.1	- 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 * USD equivalent 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 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 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 BOOK-TO-BOOK TRANSFERS	1% KGS 5 per each banknote (max USD 200) are executed by prior reservation before 1 (one) banking day, herewith "DKIB" CJSC has a right to increase
9.1 10 10.1 10.2 11 c 1.1 1.1.1 1.1.2	- 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 * USD equivalent 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 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 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 BOOK-TO-BOOK TRANSFERS via bank's branches/outlets between customer's accounts to the third parties' accounts	1% KGS 5 per each banknote (max USD 200) are executed by prior reservation before 1 (one) banking day, herewith "DKIB" CJSC has a right to increase execution term for the foreign exchange Free of charge KGS 15
9.1 10 10.1 10.2 11 C 1.1 1.1.1 1.1.2 1.2	- 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 * USD equivalent 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 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 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 BOOK-TO-BOOK TRANSFERS via bank's branches/outlets between customer's accounts to the third parties' accounts via Internet/Mobile Banking	1% KGS 5 per each banknote (max USD 200) are executed by prior reservation before 1 (one) banking day, herewith "DKIB" CJSC has a right to increase execution term for the foreign exchange Free of charge KGS 15 Free of charge
9.1 10 10.1 10.2 11 C 1.1 1.1.1 1.1.2 1.2 1.3	- 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 * USD equivalent 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 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 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 BOOK-TO-BOOK TRANSFERS via bank's branches/outlets between customer's accounts to the third parties' accounts via Internet/Mobile Banking via DKIB's ATMs	1% KGS 5 per each banknote (max USD 200) are executed by prior reservation before 1 (one) banking day, herewith "DKIB" CJSC has a right to increase execution term for the foreign exchange Free of charge KGS 15
9.1 10 10.1 10.2 11 C 1.1 1.1.1 1.1.2 1.2 1.3	- 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 * USD equivalent 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 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 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 BOOK-TO-BOOK TRANSFERS via bank's branches/outlets between customer's accounts to the third parties' accounts via Internet/Mobile Banking	1% KGS 5 per each banknote (max USD 200) are executed by prior reservation before 1 (one) banking day, herewith "DKIB" CJSC has a right to increase execution term for the foreign exchange Free of charge KGS 15 Free of charge

		up to KGS 5 000 - KGS 5,
		from KGS 5 001 up to KGS 100 000 – KGS 50,
2.1.1	are executed during clearing hours from 9:00 a.m. till 11:00 a.m.	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
2.1.2	are executed during gross flours from 5.00 and the 15.00 pm (in day before floriday) the 14.00 pm)	
		standard correspondent above commission (p. 2.1.1. of current section) plus penalty in the amount:
*	accepted in violation of the rules of the operational day of BCS (Bulk Clearing System)	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
212	Amendment to or cancellation of transfer (in national currency) after execution in operational system (prepared in the	NCC CO
2.1.3	form of letteror sent via gross)	KGS 60
2.2	via Internet Banking	
	via Internet-Banking	
2.2.1	(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
2.2	Amendment to or cancellation of transfer (in national currency) after execution in operational system (prepared in the	
2.3	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	
	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
1.5		
	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	SWIFT TRANSFERS (MONEY TRANSFERS IN FCY)* via bank's branches/outlets in	All costs related to the payments investigation, amendment to and cancellation of transfer and issues regarding
2.1	SWIFT TRANSFERS (MONEY TRANSFERS IN FCY)* via bank's branches/outlets in US Dollars	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 2.1 2.1.1	SWIFT TRANSFERS (MONEY TRANSFERS IN FCY)* via bank's branches/outlets in US Dollars OUR**	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 0.2% plus USD 20 SWIFT fee (min USD 75, max USD 450)
2 2.1 2.1.1	SWIFT TRANSFERS (MONEY TRANSFERS IN FCY)* via bank's branches/outlets in US Dollars OUR** BEN***	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 2.1 2.1.1	SWIFT TRANSFERS (MONEY TRANSFERS IN FCY)* via bank's branches/outlets in US Dollars OUR** BEN*** EURO	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 0.2% plus USD 20 SWIFT fee (min USD 75, max USD 450) USD 50
2 2.1 2.1.1	SWIFT TRANSFERS (MONEY TRANSFERS IN FCY)* via bank's branches/outlets in US Dollars OUR** BEN*** EURO OUR**	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 0.2% plus USD 20 SWIFT fee (min USD 75, max USD 450) USD 50 0.25% plus 20 EUR SWIFT fee (min 50 EUR, max 350 EUR)
2 2.1 2.1.1	SWIFT TRANSFERS (MONEY TRANSFERS IN FCY)* via bank's branches/outlets in US Dollars OUR** BEN*** EURO OUR** BEN***	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 0.2% plus USD 20 SWIFT fee (min USD 75, max USD 450) USD 50 0.25% plus 20 EUR SWIFT fee (min 50 EUR, max 350 EUR) 0.1% plus 10 EUR SWIFT fee (min 50 EUR, max 200 EUR)
2.1.2 2.1.2 2.1.3	Via bank's branches/outlets in US Dollars OUR** BEN*** EURO OUR** BEN*** EURO RUB PEN	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 0.2% plus USD 20 SWIFT fee (min USD 75, max USD 450) USD 50 0.25% plus 20 EUR SWIFT fee (min 50 EUR, max 350 EUR)
2.1.2 2.1.2 2.1.3 2.1.4	Via bank's branches/outlets in US Dollars OUR** BEN*** EURO OUR** BEN*** EURO OUR** BEN*** RUB, KZT (OUR**) CNY	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 0.2% plus USD 20 SWIFT fee (min USD 75, max USD 450) USD 50 0.25% plus 20 EUR SWIFT fee (min 50 EUR, max 350 EUR) 0.1% plus 10 EUR SWIFT fee (min 50 EUR, max 200 EUR) 0.1% plus 10 USD SWIFT fee (min USD 20, max USD 300)
2.1.1 2.1.1 2.1.2 2.1.3 2.1.4	Via bank's branches/outlets in US Dollars OUR** BEN*** EURO OUR** BEN*** EURO OUR** BEN*** RUB, KZT (OUR**) CNY OUR**	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 0.2% plus USD 20 SWIFT fee (min USD 75, max USD 450) USD 50 0.25% plus 20 EUR SWIFT fee (min 50 EUR, max 350 EUR) 0.1% plus 10 EUR SWIFT fee (min 50 EUR, max 200 EUR) 0.1% plus 10 USD SWIFT fee (min USD 20, max USD 300) 0.2% plus 10 USD SWIFT fee (min USD 30, max USD 300)
2.1.2 2.1.2 2.1.3 2.1.4	via bank's branches/outlets in US Dollars OUR** BEN*** EURO OUR** BEN*** RUB, KZT (OUR**) CNY OUR** BEN***	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 0.2% plus USD 20 SWIFT fee (min USD 75, max USD 450) USD 50 0.25% plus 20 EUR SWIFT fee (min 50 EUR, max 350 EUR) 0.1% plus 10 EUR SWIFT fee (min 50 EUR, max 200 EUR) 0.1% plus 10 USD SWIFT fee (min USD 20, max USD 300)
2.1.2 2.1.2 2.1.3 2.1.4	Via bank's branches/outlets in US Dollars OUR** BEN*** EURO OUR** BEN*** RUB, KZT (OUR**) CNY OUR** BEN*** TRY	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 0.2% plus USD 20 SWIFT fee (min USD 75, max USD 450) USD 50 0.25% plus 20 EUR SWIFT fee (min 50 EUR, max 350 EUR) 0.1% plus 10 EUR SWIFT fee (min 50 EUR, max 200 EUR) 0.1% plus 10 USD SWIFT fee (min USD 20, max USD 300) 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)
2.1.2 2.1.2 2.1.3 2.1.4	Via bank's branches/outlets in US Dollars OUR** BEN*** EURO OUR** BEN*** RUB, KZT (OUR**) CNY OUR** BEN*** TRY OUR**	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 0.2% plus USD 20 SWIFT fee (min USD 75, max USD 450) USD 50 0.25% plus 20 EUR SWIFT fee (min 50 EUR, max 350 EUR) 0.1% plus 10 EUR SWIFT fee (min 50 EUR, max 200 EUR) 0.1% plus 10 USD SWIFT fee (min USD 20, max USD 300) 0.2% plus 10 USD SWIFT fee (min USD 30, max USD 300)
2.1.2 2.1.2 2.1.3 2.1.4 2.1.5	SWIFT TRANSFERS (MONEY TRANSFERS IN FCY)* via bank's branches/outlets in US Dollars OUR** BEN*** EURO OUR** BEN*** RUB, KZT (OUR**) CNY OUR** BEN*** TRY OUR**	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 0.2% plus USD 20 SWIFT fee (min USD 75, max USD 450) USD 50 0.25% plus 20 EUR SWIFT fee (min 50 EUR, max 350 EUR) 0.1% plus 10 EUR SWIFT fee (min 50 EUR, max 200 EUR) 0.1% plus 10 USD SWIFT fee (min USD 20, max USD 300) 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) 0.2% plus 150 TRY SWIFT fee (min 400 TRY, max 1200 TRY)
2.1.1 2.1.2 2.1.3 2.1.4 2.1.5	Via bank's branches/outlets in US Dollars OUR** BEN*** EURO OUR** BEN*** RUB, KZT (OUR**) CNY OUR** BEN*** TRY OUR**	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 0.2% plus USD 20 SWIFT fee (min USD 75, max USD 450) USD 50 0.25% plus 20 EUR SWIFT fee (min 50 EUR, max 350 EUR) 0.1% plus 10 EUR SWIFT fee (min 50 EUR, max 200 EUR) 0.1% plus 10 USD SWIFT fee (min USD 20, max USD 300) 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)
2.1.1 2.1.2 2.1.2 2.1.3 2.1.4 2.1.5 2.1.6	SWIFT TRANSFERS (MONEY TRANSFERS IN FCY)* via bank's branches/outlets in US Dollars OUR** BEN*** EURO OUR** BEN*** RUB, KZT (OUR**) CNY OUR** BEN*** TRY OUR**	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 0.2% plus USD 20 SWIFT fee (min USD 75, max USD 450) USD 50 0.25% plus 20 EUR SWIFT fee (min 50 EUR, max 350 EUR) 0.1% plus 10 EUR SWIFT fee (min 50 EUR, max 200 EUR) 0.1% plus 10 USD SWIFT fee (min USD 20, max USD 300) 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) 0.2% plus 150 TRY SWIFT fee (min 400 TRY, max 1200 TRY)
2.1.1 2.1.2 2.1.3 2.1.4 2.1.5 2.1.6	SWIFT TRANSFERS (MONEY TRANSFERS IN FCY)* via bank's branches/outlets in US Dollars OUR** BEN*** EURO OUR** BEN*** RUB, KZT (OUR**) CNY OUR** BEN*** TRY OUR** OUR* OUR	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 0.2% plus USD 20 SWIFT fee (min USD 75, max USD 450) USD 50 0.25% plus 20 EUR SWIFT fee (min 50 EUR, max 350 EUR) 0.1% plus 10 EUR SWIFT fee (min 50 EUR, max 200 EUR) 0.1% plus 10 USD SWIFT fee (min USD 20, max USD 300) 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) 0.2% plus 150 TRY SWIFT fee (min 400 TRY, max 1200 TRY) 0.2% plus 20 USD SWIFT fee (min USD 80, max USD 450)
2.1.1 2.1.2 2.1.3 2.1.4 2.1.5 2.1.6	SWIFT TRANSFERS (MONEY TRANSFERS IN FCY)* via bank's branches/outlets in US Dollars OUR** BEN*** EURO OUR** BEN*** RUB, KZT (OUR**) CNY OUR** BEN*** TRY OUR** OUR* OUR*	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 0.2% plus USD 20 SWIFT fee (min USD 75, max USD 450) USD 50 0.25% plus 20 EUR SWIFT fee (min 50 EUR, max 350 EUR) 0.1% plus 10 EUR SWIFT fee (min 50 EUR, max 200 EUR) 0.1% plus 10 USD SWIFT fee (min USD 20, max USD 300) 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) 0.2% plus 150 TRY SWIFT fee (min 400 TRY, max 1200 TRY)
2.1.1 2.1.2 2.1.3 2.1.4 2.1.5 2.1.6 2.2 2.2.1	SWIFT TRANSFERS (MONEY TRANSFERS IN FCY)* via bank's branches/outlets in US Dollars OUR** BEN*** EURO OUR** BEN*** RUB, KZT (OUR**) CNY OUR** BEN*** TRY OUR** OUR* OUR	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 0.2% plus USD 20 SWIFT fee (min USD 75, max USD 450) USD 50 0.25% plus 20 EUR SWIFT fee (min 50 EUR, max 350 EUR) 0.1% plus 10 EUR SWIFT fee (min 50 EUR, max 200 EUR) 0.1% plus 10 USD SWIFT fee (min USD 20, max USD 300) 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) 0.2% plus 150 TRY SWIFT fee (min 400 TRY, max 1200 TRY) 0.2% plus 20 USD SWIFT fee (min USD 80, max USD 450)
2.1.1 2.1.2 2.1.2 2.1.3 2.1.4 2.1.5 2.1.6 2.2 2.2.1	SWIFT TRANSFERS (MONEY TRANSFERS IN FCY)* via bank's branches/outlets in US Dollars OUR** BEN*** EURO OUR** BEN*** RUB, KZT (OUR**) CNY OUR** BEN*** TRY OUR** OUR** BEN*** TRY OUR** DOUR* OUR* OUR* DOUR* DOUR* DOUR* DOUR* DOUR* DOUR* DOUR* DOUR** DOUR** DOUR** DOUR** DOUR** EURO OUR**	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 0.2% plus USD 20 SWIFT fee (min USD 75, max USD 450) USD 50 0.25% plus 20 EUR SWIFT fee (min 50 EUR, max 350 EUR) 0.1% plus 10 EUR SWIFT fee (min 50 EUR, max 200 EUR) 0.1% plus 10 USD SWIFT fee (min USD 20, max USD 300) 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) 0.2% plus 150 TRY SWIFT fee (min 400 TRY, max 1200 TRY) 0.2% plus 20 USD SWIFT fee (min USD 80, max USD 450)
2.1.1 2.1.2 2.1.2 2.1.3 2.1.4 2.1.5 2.1.6 2.2 2.2.1	SWIFT TRANSFERS (MONEY TRANSFERS IN FCY)* via bank's branches/outlets in US Dollars OUR** BEN*** EURO OUR** BEN*** RUB, KZT (OUR**) CNY OUR** BEN*** TRY OUR** OUR** BEN*** TRY OUR** DOUR* OUR* OUR* DOUR* DOUR* DOUR* DOUR* DOUR* DOUR* DOUR* DOUR** DOUR** DOUR** DOUR** DOUR** EURO OUR**	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 0.2% plus USD 20 SWIFT fee (min USD 75, max USD 450) USD 50 0.25% plus 20 EUR SWIFT fee (min 50 EUR, max 350 EUR) 0.1% plus 10 EUR SWIFT fee (min 50 EUR, max 200 EUR) 0.1% plus 10 USD SWIFT fee (min USD 20, max USD 300) 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) 0.2% plus 150 TRY SWIFT fee (min 400 TRY, max 1200 TRY) 0.2% plus 20 USD SWIFT fee (min USD 80, max USD 450)
2.1.1 2.1.2 2.1.2 2.1.3 2.1.4 2.1.5 2.1.6 2.2 2.2.1	SWIFT TRANSFERS (MONEY TRANSFERS IN FCY)* via bank's branches/outlets in US Dollars OUR** BEN*** EURO OUR** BEN*** RUB, KZT (OUR**) CNY OUR** BEN*** TRY OUR** FEURO OUR**	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 0.2% plus USD 20 SWIFT fee (min USD 75, max USD 450) USD 50 0.25% plus 20 EUR SWIFT fee (min 50 EUR, max 350 EUR) 0.1% plus 10 EUR SWIFT fee (min 50 EUR, max 200 EUR) 0.1% plus 10 USD SWIFT fee (min USD 20, max USD 300) 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) 0.2% plus 150 TRY SWIFT fee (min 400 TRY, max 1200 TRY) 0.2% plus 20 USD SWIFT fee (min USD 80, max USD 450) 0.25% plus 20 USD SWIFT fee (min USD 60, max USD 400) 0.25% plus 20 EUR SWIFT fee (min 45 EUR, max 350 EUR)
2.1.1 2.1.2 2.1.2 2.1.3 2.1.4 2.1.5 2.1.6 2.2 2.2.1	SWIFT TRANSFERS (MONEY TRANSFERS IN FCY)* via bank's branches/outlets in US Dollars OUR** BEN*** EURO OUR** BEN*** RUB, KZT (OUR**) CNY OUR** BEN*** TRY OUR** OUR** other FCY**** OUR** via Internet/Mobile Banking in US Dollars OUR** EURO OUR** TRY OUR** TRY OUR** OUR** TRY OUR**	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 0.2% plus USD 20 SWIFT fee (min USD 75, max USD 450) USD 50 0.25% plus 20 EUR SWIFT fee (min 50 EUR, max 350 EUR) 0.1% plus 10 EUR SWIFT fee (min 50 EUR, max 200 EUR) 0.1% plus 10 USD SWIFT fee (min USD 20, max USD 300) 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) 0.2% plus 150 TRY SWIFT fee (min 400 TRY, max 1200 TRY) 0.2% plus 20 USD SWIFT fee (min USD 80, max USD 450) 0.25% plus 20 USD SWIFT fee (min USD 60, max USD 400) 0.25% plus 20 EUR SWIFT fee (min 45 EUR, max 350 EUR)

	Normal transfer is the option when transfer value date is on the 2th bank's working day after transaction date. Transact	tion 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. Transac	tion 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 c	
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 03b/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
	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	Commission of correspondent bank (presented by payment department) and plus additionally 030 20
	"Unistream" / "Western Union" / "MoneyGram" / "Golden Crown"	according to the tariffs of the narment system at the moment of narment everytion
4.1 E	CHECKS	according to the tariffs 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)	100 130
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 F	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 tra	ansactions 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	
		was as a 10 days
-	normal* (prepared for the next bank's day after the day when application has been submitted by the customer) urgent** (prepared during 2 hours in the day when application has been submitted by the customer)	KGS 500 (including taxes) 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	
_	<u>urgent</u> ** (prepared during 2 hours in the day when application has been submitted by the customer)	KGS 360	
	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	
	Issuance of power of attorney for physical entities	KGS 300	
	Any other confirmations/documents, sent through courier mail outside of the KR	USD 100	
	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	
	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		
Н	SAFE BOXES RENT		
	in branches and outlets of the Bank. located in Bishkek city		
1	in branches and outlets of the Bank, located in Bishkek city Small size (48-50*14*25 cm. 60*17.5*26 cm)	for 15 days - KGS 1100, per month - KGS 1500	
1.1	Small size (48-50*14*25 cm, 60*17.5*26 cm)	for 15 days - KGS 1100, per month - KGS 1500 for 15 days - KGS 1500, per month - KGS 1800	
1 1.1 1.2	Small size (48-50*14*25 cm, 60*17.5*26 cm) Medium size (48-50*19*25 cm)	for 15 days - KGS 1500, per month - KGS 1800	
1 1.1 1.2 1.3	Small size (48-50*14*25 cm, 60*17.5*26 cm) Medium size (48-50*19*25 cm) Big size (48-50*48-50*25 cm)		
1 1.1 1.2 1.3 2	Small size (48-50*14*25 cm, 60*17.5*26 cm) Medium size (48-50*19*25 cm) Big size (48-50*48-50*25 cm) in other branches and outlets of the Bank	for 15 days - KGS 1500, per month - KGS 1800 for 15 days - KGS 2200, per month - KGS 2600	
1 1.1 1.2 1.3 2 2.1	Small size (48-50*14*25 cm, 60*17.5*26 cm) Medium size (48-50*19*25 cm) Big size (48-50*48-50*25 cm) in other branches and outlets of the Bank Small size (48-50*14*25 cm, 60*17.5*26 cm)	for 15 days - KGS 1500, per month - KGS 1800 for 15 days - KGS 2200, per month - KGS 2600 for 15 days - KGS 350, per month - KGS 750	
1 1.1 1.2 1.3 2 2.1 2.2	Small size (48-50*14*25 cm, 60*17.5*26 cm) Medium size (48-50*19*25 cm) Big size (48-50*48-50*25 cm) in other branches and outlets of the Bank Small size (48-50*14*25 cm, 60*17.5*26 cm) Medium size (48-50*19*25 cm)	for 15 days - KGS 1500, per month - KGS 1800 for 15 days - KGS 2200, per month - KGS 2600 for 15 days - KGS 350, per month - KGS 750 for 15 days - KGS 750, per month - KGS 1100	
1 1.1 1.2 1.3 2 2.1 2.2 2.3	Small size (48-50*14*25 cm, 60*17.5*26 cm) Medium size (48-50*19*25 cm) Big size (48-50*48-50*25 cm) in other branches and outlets of the Bank Small size (48-50*14*25 cm, 60*17.5*26 cm)	for 15 days - KGS 1500, per month - KGS 1800 for 15 days - KGS 2200, per month - KGS 2600 for 15 days - KGS 350, per month - KGS 750	
1 1.1 1.2 1.3 2 2.1 2.2 2.3 3	Small size (48-50*14*25 cm, 60*17.5*26 cm) Medium size (48-50*19*25 cm) Big size (48-50*48-50*25 cm) in other branches and outlets of the Bank Small size (48-50*14*25 cm, 60*17.5*26 cm) Medium size (48-50*19*25 cm) Big size (48-50*48-50*25 cm) Pledge for keys to a bank safe box (the Bank returns the pledge amount if there is no lease payment debt, Customer	for 15 days - KGS 1500, per month - KGS 1800 for 15 days - KGS 2200, per month - KGS 2600 for 15 days - KGS 350, per month - KGS 750 for 15 days - KGS 750, per month - KGS 1100 for 15 days - KGS 1100, per month - KGS 1500	
1 1.1 1.2 1.3 2 2.1 2.2 2.3 3	Small size (48-50*14*25 cm, 60*17.5*26 cm) Medium size (48-50*19*25 cm) Big size (48-50*48-50*25 cm) in other branches and outlets of the Bank Small size (48-50*14*25 cm, 60*17.5*26 cm) Medium size (48-50*14*25 cm, 60*17.5*26 cm) Medium size (48-50*19*25 cm) Big size (48-50*48-50*25 cm) 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)	for 15 days - KGS 1500, per month - KGS 1800 for 15 days - KGS 2200, per month - KGS 2600 for 15 days - KGS 350, per month - KGS 750 for 15 days - KGS 750, per month - KGS 1100 for 15 days - KGS 1100, per month - KGS 1500	
1 1.1 1.2 1.3 2 2.1 2.2 2.3 3	Small size (48-50*14*25 cm, 60*17.5*26 cm) Medium size (48-50*19*25 cm) Big size (48-50*48-50*25 cm) in other branches and outlets of the Bank Small size (48-50*14*25 cm, 60*17.5*26 cm) Medium size (48-50*14*25 cm, 60*17.5*26 cm) Medium size (48-50*19*25 cm) Big size (48-50*48-50*25 cm) 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) INTERNET/MOBILE -BANKING	for 15 days - KGS 1500, per month - KGS 1800 for 15 days - KGS 2200, per month - KGS 2600 for 15 days - KGS 350, per month - KGS 750 for 15 days - KGS 750, per month - KGS 1100 for 15 days - KGS 1100, per month - KGS 1500 KGS 7 000/ USD 100	
1 1.1 1.2 1.3 2 2.1 2.2 2.3 3	Small size (48-50*14*25 cm, 60*17.5*26 cm) Medium size (48-50*19*25 cm) Big size (48-50*48-50*25 cm) in other branches and outlets of the Bank Small size (48-50*14*25 cm, 60*17.5*26 cm) Medium size (48-50*14*25 cm, 60*17.5*26 cm) Medium size (48-50*19*25 cm) Big size (48-50*48-50*25 cm) 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) INTERNET/MOBILE -BANKING Connection to the system (with the issuance of a sealed envelope, containing passwords to get access to the system)	for 15 days - KGS 1500, per month - KGS 1800 for 15 days - KGS 2200, per month - KGS 2600 for 15 days - KGS 350, per month - KGS 750 for 15 days - KGS 750, per month - KGS 1100 for 15 days - KGS 1100, per month - KGS 1500 KGS 7 000/ USD 100 Free of charge	
1 1.1 1.2 1.3 2 2.1 2.2 2.3 3 1	Small size (48-50*14*25 cm, 60*17.5*26 cm) Medium size (48-50*19*25 cm) Big size (48-50*48-50*25 cm) in other branches and outlets of the Bank Small size (48-50*14*25 cm, 60*17.5*26 cm) Medium size (48-50*14*25 cm, 60*17.5*26 cm) Medium size (48-50*19*25 cm) Big size (48-50*48-50*25 cm) 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) INTERNET/MOBILE -BANKING Connection to the system (with the issuance of a sealed envelope, containing passwords to get access to the system) Maintenance of the system	for 15 days - KGS 1500, per month - KGS 1800 for 15 days - KGS 2200, per month - KGS 2600 for 15 days - KGS 350, per month - KGS 750 for 15 days - KGS 750, per month - KGS 1100 for 15 days - KGS 1100, per month - KGS 1500 KGS 7 000/ USD 100 Free of charge Free of charge	
1 1.1 1.2 1.3 2 2.1 2.2 2.3 3 1 1 2 2 3 4 5	Small size (48-50*14*25 cm, 60*17.5*26 cm) Medium size (48-50*19*25 cm) Big size (48-50*48-50*25 cm) in other branches and outlets of the Bank Small size (48-50*14*25 cm, 60*17.5*26 cm) Medium size (48-50*14*25 cm, 60*17.5*26 cm) Medium size (48-50*19*25 cm) Big size (48-50*48-50*25 cm) 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) INTERNET/MOBILE -BANKING Connection to the system (with the issuance of a sealed envelope, containing passwords to get access to the system) Maintenance of the system Change of option (regime) Reissuing of a sealed envelope, containing passwords to get access to the system, by customer's request Additional security providing	for 15 days - KGS 1500, per month - KGS 1800 for 15 days - KGS 2200, per month - KGS 2600 for 15 days - KGS 350, per month - KGS 750 for 15 days - KGS 750, per month - KGS 1100 for 15 days - KGS 1100, per month - KGS 1500 KGS 7 000/ USD 100 Free of charge Free of charge Free of charge	
1 1.1 1.2 1.3 2 2.1 2.2 2.3 3 1 1 2 3 4 5	Small size (48-50*14*25 cm, 60*17.5*26 cm) Medium size (48-50*19*25 cm) Big size (48-50*48-50*25 cm) in other branches and outlets of the Bank Small size (48-50*14*25 cm, 60*17.5*26 cm) Medium size (48-50*14*25 cm, 60*17.5*26 cm) Medium size (48-50*19*25 cm) Big size (48-50*48-50*25 cm) 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) INTERNET/MOBILE -BANKING Connection to the system (with the issuance of a sealed envelope, containing passwords to get access to the system) Maintenance of the system Change of option (regime) Reissuing of a sealed envelope, containing passwords to get access to the system, by customer's request Additional security providing E-Token (should be paid one time while connection). Validity term of E-token is 7 years	for 15 days - KGS 1500, per month - KGS 1800 for 15 days - KGS 2200, per month - KGS 2600 for 15 days - KGS 350, per month - KGS 750 for 15 days - KGS 750, per month - KGS 1100 for 15 days - KGS 1100, per month - KGS 1500 KGS 7 000/ USD 100 Free of charge Free of charge Free of charge KGS 120 (including taxes) KGS 2500	
1 1.1 1.2 1.3 2 2.1 2.2 2.3 3 1 1 2 3 4 5	Small size (48-50*14*25 cm, 60*17.5*26 cm) Medium size (48-50*19*25 cm) Big size (48-50*48-50*25 cm) in other branches and outlets of the Bank Small size (48-50*14*25 cm, 60*17.5*26 cm) Medium size (48-50*14*25 cm, 60*17.5*26 cm) Medium size (48-50*19*25 cm) Big size (48-50*48-50*25 cm) 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) INTERNET/MOBILE -BANKING Connection to the system (with the issuance of a sealed envelope, containing passwords to get access to the system) Maintenance of the system Change of option (regime) Reissuing of a sealed envelope, containing passwords to get access to the system, by customer's request Additional security providing E-Token (should be paid one time while connection). Validity term of E-token is 7 years One-time SMS passwords (OTP)	for 15 days - KGS 1500, per month - KGS 1800 for 15 days - KGS 2200, per month - KGS 2600 for 15 days - KGS 350, per month - KGS 750 for 15 days - KGS 750, per month - KGS 1100 for 15 days - KGS 1100, per month - KGS 1500 KGS 7 000/ USD 100 Free of charge Free of charge Free of charge KGS 120 (including taxes)	
1 1.1 1.2 1.3 2 2.1 2.2 2.3 3 1 1 2 3 4 5	Small size (48-50*14*25 cm, 60*17.5*26 cm) Medium size (48-50*19*25 cm) Big size (48-50*48-50*25 cm) in other branches and outlets of the Bank Small size (48-50*14*25 cm, 60*17.5*26 cm) Medium size (48-50*14*25 cm, 60*17.5*26 cm) Medium size (48-50*19*25 cm) Big size (48-50*48-50*25 cm) 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) INTERNET/MOBILE -BANKING Connection to the system (with the issuance of a sealed envelope, containing passwords to get access to the system) Maintenance of the system Change of option (regime) Reissuing of a sealed envelope, containing passwords to get access to the system, by customer's request Additional security providing E-Token (should be paid one time while connection). Validity term of E-token is 7 years	for 15 days - KGS 1500, per month - KGS 1800 for 15 days - KGS 2200, per month - KGS 2600 for 15 days - KGS 350, per month - KGS 750 for 15 days - KGS 750, per month - KGS 1100 for 15 days - KGS 1100, per month - KGS 1500 KGS 7 000/ USD 100 Free of charge Free of charge Free of charge KGS 120 (including taxes) KGS 2500	
1 1.1 1.2 1.3 2 2.1 2.2 2.3 3 1 1 2 2 3 4 5	Small size (48-50*14*25 cm, 60*17.5*26 cm) Medium size (48-50*19*25 cm) Big size (48-50*48-50*25 cm) in other branches and outlets of the Bank Small size (48-50*14*25 cm, 60*17.5*26 cm) Medium size (48-50*14*25 cm, 60*17.5*26 cm) Medium size (48-50*19*25 cm) Big size (48-50*48-50*25 cm) 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) INTERNET/MOBILE -BANKING Connection to the system (with the issuance of a sealed envelope, containing passwords to get access to the system) Maintenance of the system Change of option (regime) Reissuing of a sealed envelope, containing passwords to get access to the system, by customer's request Additional security providing E-Token (should be paid one time while connection). Validity term of E-token is 7 years One-time SMS passwords (OTP)	for 15 days - KGS 1500, per month - KGS 1800 for 15 days - KGS 2200, per month - KGS 2600 for 15 days - KGS 350, per month - KGS 750 for 15 days - KGS 750, per month - KGS 1100 for 15 days - KGS 1100, per month - KGS 1500 KGS 7 000/ USD 100 Free of charge Free of charge Free of charge KGS 120 (including taxes) KGS 2500	
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1 1.1 1.2 1.3 2 2.1 2.2 2.3 3 1 1 2 6 6 6.1	Small size (48-50*14*25 cm, 60*17.5*26 cm) Medium size (48-50*19*25 cm) Big size (48-50*48-50*25 cm) in other branches and outlets of the Bank Small size (48-50*14*25 cm, 60*17.5*26 cm) Medium size (48-50*14*25 cm, 60*17.5*26 cm) Medium size (48-50*19*25 cm) Big size (48-50*48-50*25 cm) 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) INTERNET/MOBILE -BANKING Connection to the system (with the issuance of a sealed envelope, containing passwords to get access to the system) Maintenance of the system Change of option (regime) Reissuing of a sealed envelope, containing passwords to get access to the system, by customer's request Additional security providing E-Token (should be paid one time while connection). Validity term of E-token is 7 years One-time SMS passwords (OTP) Standard limits on transactions* Transaction type	for 15 days - KGS 1500, per month - KGS 1800 for 15 days - KGS 2200, per month - KGS 2600 for 15 days - KGS 350, per month - KGS 750 for 15 days - KGS 750, per month - KGS 1100 for 15 days - KGS 1100, per month - KGS 1500 KGS 7 000/ USD 100 Free of charge Free of charge Free of charge KGS 120 (including taxes) KGS 2500 Free of charge	
1 1.1 1.2 1.3 2 2.1 2.2 2.3 3 1 1 2 6 6 6.1	Small size (48-50*14*25 cm, 60*17.5*26 cm) Medium size (48-50*19*25 cm) Big size (48-50*48-50*25 cm) in other branches and outlets of the Bank Small size (48-50*14*25 cm, 60*17.5*26 cm) Medium size (48-50*14*25 cm, 60*17.5*26 cm) Medium size (48-50*14*25 cm) Big size (48-50*48-50*25 cm) 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) INTERNET/MOBILE -BANKING Connection to the system (with the issuance of a sealed envelope, containing passwords to get access to the system) Maintenance of the system Change of option (regime) Reissuing of a sealed envelope, containing passwords to get access to the system, by customer's request Additional security providing E-Token (should be paid one time while connection). Validity term of E-token is 7 years One-time SMS passwords (OTP) Standard limits on transactions* Transaction type Foreign exchange transactions	for 15 days - KGS 1500, per month - KGS 1800 for 15 days - KGS 2200, per month - KGS 2600 for 15 days - KGS 350, per month - KGS 750 for 15 days - KGS 750, per month - KGS 1100 for 15 days - KGS 1100, per month - KGS 1500 KGS 7 000/ USD 100 Free of charge Free of charge Free of charge KGS 120 (including taxes) KGS 2500 Free of charge Max. daily limit and limit per 1 transaction	
1 1.1 1.2 1.3 2 2.1 2.2 2.3 3 1 1 2 6 6.1 -	Small size (48-50*14*25 cm, 60*17.5*26 cm) Medium size (48-50*19*25 cm) Big size (48-50*48-50*25 cm) in other branches and outlets of the Bank Small size (48-50*14*25 cm, 60*17.5*26 cm) Medium size (48-50*14*25 cm, 60*17.5*26 cm) Medium size (48-50*14*25 cm, 60*17.5*26 cm) Big size (48-50*48-50*25 cm) 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) INTERNET/MOBILE -BANKING Connection to the system (with the issuance of a sealed envelope, containing passwords to get access to the system) Maintenance of the system Change of option (regime) Reissuing of a sealed envelope, containing passwords to get access to the system, by customer's request Additional security providing E-Token (should be paid one time while connection). Validity term of E-token is 7 years One-time SMS passwords (OTP) Standard limits on transactions* Transaction type Foreign exchange transactions Foreign currency buy	for 15 days - KGS 1500, per month - KGS 1800 for 15 days - KGS 2200, per month - KGS 2600 for 15 days - KGS 350, per month - KGS 750 for 15 days - KGS 750, per month - KGS 1100 for 15 days - KGS 1100, per month - KGS 1500 KGS 7 000/ USD 100 Free of charge Free of charge Free of charge KGS 120 (including taxes) KGS 2500 Free of charge Max. daily limit and limit per 1 transaction up to KGS 1 000 000 or equivalent in other currency	

6.2	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 between customer's accounts		
	Money transfers in USD / EURO via SWIFT system	up to KGS 1 000 000 or equivalent in other currency	
		un to MCC 1 200 000 or aguitalant in other currency	
	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.		
	COLLECTIONS, DOCUMENTARY CREDITS , GUARANTEES	see General notes (6)	
	PAYMENT CARDS SERVICES	see General notes (7)	
	CASH LOANS	see General notes (7)	
	(TIME, DEMAND) DEPOSITS	see General notes (7)	
	"CAMPUS CARD" PROJECT	see General notes (7)	
	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 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		
	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.		
	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.	he 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.		