

№ 22 GENERAL TERMS AND CONDITIONS of "DEMIR KYRGYZ INTERNATIONAL BANK" CJSC, applicable to INDIVIDUALS, valid in all Bank's units starting from 18/07/2016

No	Service name	Commissions / conditions
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 200
B	CASH TRANSACTIONS	
1	CASH WITHDRAWAL***	
	(*) - 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	
	- national currency (KGS)	0.3%, min KGS 60; cash withdrawal of pensions - free of charge; salary (royalties, subsistence allowance, etc.) cash withdrawal for "DKIB" CJSC Salary projects' staff - free of charge
	- USD	0.4% (min USD 5)
	- 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	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)	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	
	- 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

No	Service name	Commissions / conditions
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	
2.1	For <u>money transfer</u> purpose (transfer from other bank, book-to-book transfer (excluding book-to-book transfers on own accounts))	
2.1.1	in national currency (KGS)	free of charge
2.1.2	in foreign 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))
	<i>Cash deposit fee for amounts, deposited before the date of money transfer</i>	
	- more than 60 calendar days	N/A
	- more than 30 calendar days, but less than 60 calendar days	is applied with 50% discount to the funds to be transferred
2.2	For other purposes (in any currency)	free of charge (excluding items 2.2.1 and 2.2.2)
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**	0.1% (мин KGS 30)
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**	0.1% (min USD 1)
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	0.1% (min KGS 50 / USD 2 / EUR 2)
3	DILAPIDATED / DAMAGED / SMALL DENOMINATED BANKNOTES / COUNTING OF BANKNOTES	
3.1	Commission for accepting dilapidated and damaged USD banknotes (according to the Bank's standards about acceptance of dilapidated and damaged banknotes) while crediting them to the customer's account or in case of exchange transactions	1%
3.2	Commission for counting small denominatd USD, EUR banknotes (banknotes with nominal value 20 and less), while crediting them to the customer's account	1%
3.3	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), herewith the commission is N/A in case earlier cash deposit commission from the 2.2.2. section of current tariffs has been applied to the funds
3.4	Commission for counting small denominatd KGS banknotes/coins (banknotes/coins with nominal value KGS 1, KGS 3, KGS 5 and KGS 10)	
-	without crediting the customer's account	1% from the amount (min KGS 50)
-	with crediting the customer's account	up to KGS 500 - free of charge, from KGS 501 - 1% from the amount (min KGS 50)
3.5	Bank does not accept the coins of foreign currencies	
4	Foreign exchange (buy/sell) of the amounts over FX order threshold (FX order threshold is equal to the equivalent of USD 5 000, unless other threshold is provided by the Treasury of the Bank)	are executed by prior reservation before 1 (one) banking day, herewith "DKIB" CJSC has a right to increase execution term for the foreign exchange
N	OTHER SERVICES	
1	"Direct debiting" service	
	connection	free of charge
	maintanance (monthly)	free of charge
	cancellation of executed payment	KGS 5 per 1 payment
2	Account statements	
2.1	presenting in printed version in bank's branches/outlets by customer's application	
-	monthly	KGS 100
-	weekly	KGS 300

No	Service name	Commissions / conditions
	- daily	KGS 500
2.2	automatically by e-mail (monthly/weekly/daily for "Internet-banking" users), presented by customer's application	free of charge
2.3	automatic transaction notifications via "Demir - account assistant" service, presented by default via e-mail	free of charge
3	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)
4	INSTANT PAYMENTS via INTERNET-BANKING	according to the rate schedule of provider
5	INSTANT PAYMENTS via PAYMENT TERMINALS	according to the rate schedule of provider
6	Transfer (telex/SWIFT/fax/ telephone) charges	USD 20
7	Cash collection / delivery service	negotiable
8	Provision of payment document duplicates to the customers (for each page)	KGS 100
9	Execution of payments from population via bank's branches/outlets for services, provided by OJSC "Kyrgyztelekom" (subscribers' commission)	free of charge
10	Budgetary payments (taxes of individuals and private entrepreneurs) via internet-banking	up to KGS 5 000 - KGS 5, from KGS 5 001 up to KGS 20 000 – KGS 10, over KGS 20 000 - KGS 15

General notes:

1.	The present General Terms and Conditions are prepared and approved by "Demir Kyrgyz International Bank" CJSC for all banking products, provided to its customers. The terms and conditions include commissions, value dates and other conditions applicable for all types of banking services and products provided by DKIB to the customers.
2.	All commissions are indicated without taxes. Taxes are charged by the Bank additionally as per the current Tax Code of KR.
3.	Commissions indicated in foreign currency shall be charged in national currency at the rate of the National Bank of KR on the date of service provision.
4.	CJSC "Demir Kyrgyz International Bank" however has full right and authority to change Terms and Conditions in whole or in some of the part without prior notice to the customers at any time by placing such changes in the operational hall or in the Web-site of the Bank - www.demirbank.kg
5.	Information on current applicable Terms and Conditions of DKIB is available at the customer's first demand.
6.	Terms and conditions for collections, documentary credits, guarantees for individuals are similar to the terms and conditions for this type of services, applicable to legal entities and private entrepreneurs.
7.	Terms and conditions for Visa cards servicing, interest rates and other conditions for cash loans both in KGS and other (foreign) currencies, 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) will be fixed by the Bank in separate addendums and will be revised time to time according to the market conditions.
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.