

**TERMS AND CONDITIONS of DEMIR KYRGYZ INTERNATIONAL BANK CJSC,
APPLICABLE TO LEGAL ENTITIES AND PRIVATE ENTREPRENEURS**

Valid for all branches&outlets in KR

as of April 01, 2016

№	TRANSACTION TYPE	Commissions
A CURRENT ACCOUNTS		
1 ACCOUNT OPENING		
1,1	Opening of accounts under one Customer number to legal entities	500 KGS
1,2	Opening of accounts for state organizations	free-of-charge
1,3	Opening of accounts under one Customer number to private entrepreneurs	500 KGS
1,4	Opening of accounts under one Customer number for credit products receipt	free-of-charge
1,5	Opening of accounts under one Customer number for pos-terminal and virtual pos-terminal installation	free-of-charge
1,6	Capital account opening	500 KGS
1,7	Opening of accounts under salary projects	free-of-charge
2 ACCOUNT MAINTENANCE		
2,1	Maintenance of accounts under one customer number (monthly, in case of transaction/s within a month)	250 KGS or equivalent in foreign currency
2,2	Maintenance of accounts of state organizations	free-of-charge
2,3	Maintenance of accounts under one Customer number opened only for credit product receipt	free-of-charge
2,4	Maintenance of accounts under one Customer number opened only for pos-terminal installation	free-of-charge
2,5	Maintenance of capital account	free-of-charge
3 MINIMUM ACCOUNTS BALANCE		
3,1	Minimum account balance for state organizations	not applicable
3,2	Minimum account balance for salary projects	not applicable
4 DKIB'S CHECK-BOOK ISSUANCE		
4,1	Standard check-book (25 pages)	150 som
4,2	Continuous check-book (500 pages)	15 som per check
B CASH TRANSACTIONS		
1 CASH WITHDRAWAL IN NATIONAL CURRENCY *		
1,1	- encashment (cash withdrawal) of national currency cash funds from customer account for the earlier deposited amount, after/before FX transaction, etc., excluding the following cases:	free-of-charge
1,2	- encashment (cash withdrawal) of national currency earliest next day after receipt via clearing/gross/book-to-book	0,4% (min 100 KGS)
1,3	- encashment (cash withdrawal) of national currency when received via clearing/gross/book-to-book and withdrawn same day	0,5% (min 100 KGS)
1,4	- encashment (cash withdrawal) of national currency in case of cash deposit (LCY) in branches/outlets of DKIB in other cities	free-of-charge
*	- cash withdrawal in national currency in the amount of COT (Cash order threshold -the maximum amount of cash which is given without a reservation) equal to 600 000 soms and above	should be ordered till 15:00 p.m. 1(one) banking day prior to withdraw
2 CASH WITHDRAWAL IN FOREIGN CURRENCY **		
2,1	- encashment (cash withdrawal) of foreign currency cash funds from customer account	free-of-charge
2,2	In case of deposit of funds in foreign currency in branches/outlets of DKIB in other cities	free-of-charge
2,3	- encashment (cash withdrawal) of foreign currency purchased at cash rate	free-of-charge
2,4	- cash withdrawal of foreign currency purchased at non- cash rate **	
2,4,1	- until 1 calendar year	commission will be applied with 50% discount (but minimum fee is charged entirely)
2,4,2	- after 1 calendar year	free-of-charge
2,5 - cash withdrawal from customer account of foreign currency received as non-cash (IMT / book-to-book)**		
2,5,1	In USD	0,4% min 5 USD
2,5,2	in EUR	0,5% min 5 EUR
2,5,3	in RUB	0,5 % min 100 RUB
2,5,4	in KZT	0,5% min 500 KZT
2,5,5	in TRY	0,5% min 5 TRY
2,5,6	in CHF	0,5% min 5 CHF
2,5,7	in GBP	0,5% min 5 GBP
2,5,8	- cash withdrawal from customer account of foreign currency received as non-cash (IMT / book-to-book) amount after 1 calendar year	free-of-charge
2,6	-currency exchange for amounts over FX order threshold (FX order threshold = equivalent of 5 000 USD, unless otherwise provided by the Treasury)	will be executed within 1(one) banking day. Bank has the right to increase execution term for the foreign currency exchange
**	cash withdrawal in foreign currency equal or above amount of COT (Cash order threshold - the maximum amount which is given without pre-order): - EUR 10 000; - RUB 500 000; - TRY 5 000; - CHF 5 000; - KZT 2 000 000; - GBP 5 000;	will be executed within 1(one) banking day by prior reservation. Bank has the right to increase execution term for the foreign currency withdrawal
3 INTERNATIONAL PLASTIC CARDS (ENCASHMENT SERVICE THROUGH CASH AREA)		
3,1	Withdrawal up to USD 5000	2% (min USD 2)
3,2	Withdrawal over USD 5000	negotiable

4	CASH DEPOSIT FEE IN NATIONAL CURRENCY	
4,1	free-of-charge, excluding (items 4,2, 4,3)	
4,2	In National Currency, in case of unsorted and not bundled denominations	negotiable ***
4,3	Cash deposit fee for deposits in national currency to accounts opened with branches/outlets in other cities/towns	0.1% (min 30 KGS)
4,4	Commission for counting funds (1, 3, 5, 10 som denomination coins / banknotes) by the order of a customer ****	
4,4,1	-upto 500 som	free-of-charge
4,4,2	-over 500 som	1% from amount, min 50 kgs
***	DKIB reserves the right to accept or reject unsorted and not bundled denominations. In case DKIB accepts unsorted and not bundled denominations, a cash deposit fee will be applied.	
****	Commission is applied if 1) cash funds are not deposited to account; 2) cash funds over 500 KGS are deposited to the account of 1, 3, 5, 10 som denomination coins / banknotes	
5	CASH DEPOSIT FEE IN FOREIGN CURRENCY	
5,1	Cash deposit fee is applied in case of further money transfer, including book-to-book, except the cases when funds were kept on the account more than 60 calendar days, from 30 to 60 days cash deposit fee will be applied with 50% discount	
5,2	Cash deposit fee is established on daily basis and applied according to the fee set on the day of money transfer (including cash funds purchased by Bank's cash rate).	
5,3	Cash deposit fee for deposits in foreign currency to accounts with branches/outlets in other cities/towns	0,1% (min 5 USD)
5,4	Accepting of dilapidated and damaged FCY banknotes (in line with bank's set standards on acceptance of dilapidated bank notes)	1%
5,5	Purchase of dilapidated and damaged FCY banknotes	as per current rates plus 1% from amount
5,6	Commission for counting of FCY cash *** **	5 KGS per banknote, max USD 200
5,7	Commission for counting small denominated USD and EUR (bills with face value 5, 10, 20), deposited on the account	1%
**** *	Commission is applied if 1) cash funds are not deposited to account; 2) cash funds in amount over USD 50 000 (or equivalent in other foreign currency) are deposited and withdrawn during the week.	
**** *	Commission is not applied if 1) earlier Cash deposit fee for deposits in foreign currency to accounts opened with branches/outlets in other cities/towns was applied; 2) cash funds are deposited to account for further overdraft closure.	
**** *	Bank does not accept the coins of foreign currencies	
C	MONEY TRANSFERS	
1	INCOMING MONEY TRANSFERS *** **	
1,1	Credit to the customer's account of actual received amount	free-of-charge
1,2	Return of funds (IMT's) in case of absence of the beneficiary, account closed, by the request of the customer or in other cases at discretion of the Bank	
1,2,1	Up to USD 2 000 or equivalent in other currency (except EUR)	USD 20 or equivalent in other currency (except EUR)
1,2,2	over USD 2 000 or equivalent in other currency (except EUR)	USD 30 or equivalent in other currency (except EUR)
1,2,3	Up to EUR 2 000	EUR 20
1,2,4	over EUR 2 000	EUR 30
*** **	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	OUTGOING MONEY TRANSFERS **** **	
2,1	Transfers in Local Currency (for one payment order)	
2,1,1	Payments executed during Clearing Hours from 9:00 AM till 11:00 AM through all branches/outlets of the bank*	up to 5 000 KGS - 5 KGS, from 5 001 KGS up to 100 000 - 50 KGS, from 100 001 KGS up to 500 000 KGS - 60 KGS, over 500 000 KGS - 70 KGS
2,1,2	Payments executed during Clearing Hours from 9:00 AM till 11:45 AM via Internet banking	up to 100 000 KGS - 30 KGS, over 100 000 KGS - 60 KGS
2,1,3	Payments executed during gross hours from 9:00 AM till 15:00 PM (Bishkek time) (till 14:00 on days prior to holidays) **	165 KGS
2,1,4	Payments executed during gross hours from 9:00 AM till 16:00 Bishkek time (till 15:00 on days prior to holidays) via Internet banking	150 KGS
2,1,5	Amendment to or cancellation of transfer (in national currency) after execution in operational system prepared in the form of letter or sent via gross	60 KGS
*	1 payment (clearing) accepted in violation of the rules of the operational day of BCS (Bulk Clearing System)	standard commission plus penalty. Penalty amount for trasfers: up to 100 000 KGS - 250 KGS, from 100 001 KGS up to 500 000 KGS - 450 KGS, above 500 000 KGS - 600 KGS
**	1 payment (GROSS) accepted in violation of the rules of the operational day of BCS (Bulk Clearing System)	standard commission plus 500 KGS
2,2	Transfers in US Dollars **** **	
2,2,1	option OUR (correspondent bank(s) charges are at the expenses of remitter)	0,2% plus USD 20 SWIFT fee (min USD 30, max USD 350)
2,2,2	option OUR (correspondent bank(s) charges are at the expenses of remitter) via INTERNET-BANKING	0,15% plus USD 10 SWIFT fee (min USD 30, max USD 200)
2,2,3	option GUARANTEED OUR (correspondent bank(s) charges are at the expenses of remitter)	commission for option OUR plus USD 25
2,2,4	option GUARANTEED OUR (correspondent bank(s) charges are at the expenses of remitter) via INTERNET-BANKING	0,2% plus USD 25 SWIFT fee (min USD 40, max USD 200)
2,2,5	option BEN (correspondent bank(s) charges are at the expenses of beneficiary)	30 USD

2,2,6	option BEN (correspondent bank(s) charges are at the expenses of beneficiary) via INTERNET-BANKING	25 USD
2,3 Transfers in EURO **** **		
2,3,1	option OUR (correspondent bank(s) charges are at the expenses of remitter)	
-	to Germany , Austria	0,15% plus EUR 15 SWIFT fee (min EUR 20, max EUR 200)
-	to other countries	0,2% plus EUR 20 SWIFT fee (min EUR 40, max EUR 300)
2,3,2	option OUR (correspondent bank(s) charges are at the expenses of remitter) via Internet Banking	0,15% plus EUR 10 SWIFT fee (min EUR 30, max EUR 200)
2,3,3	option BEN (correspondent bank(s) charges are at the expenses of beneficiary)	30 EUR
2,3,4	option BEN (correspondent bank(s) charges are at the expenses of beneficiary) via INTERNET-BANKING	25 EUR
2,4 Transfers in RUB/KZT **** **		
		0.1% plus USD 10 SWIFT fee (min USD 20, max USD 300)
2,5 Transfers in CNY **** **		
2,5,1	option OUR (correspondent bank(s) charges are at the expenses of remitter)	0,2% plus USD 10 SWIFT fee (min USD 30, max USD 300)
2,5,2	option BEN (correspondent bank(s) charges are at the expenses of beneficiary)	0,1% plus USD 10 SWIFT fee (min USD 20, max USD 200)
2,6 Transfers in other FCY **** **		
2,6,1	option OUR (correspondent bank(s) charges are at the expenses of remitter)	0,2% plus EUR 20 SWIFT fee (min EUR 40, max EUR 300)
2,6,2	option BEN (correspondent bank(s) charges are at the expenses of beneficiary)	0,1% plus EUR 10 SWIFT fee (min EUR 20, max EUR 200)
*** **	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	
**** **	Payments accepted from 9:00 till 12:00 shall be executed with "Same value date"	
**** **	Payments accepted from 13:00 till 16:00 shall be executed with "Next value date"	
**** **	Payments in JPY are always executed with the Next Day Value.	
2,7	Additional commission for execution of payments in FCY accepted from 13:00 till 16:00 with the Same Day Value (with bank's approval)	0,1%
2,8	Processing of SWIFT Payments through Demir-Halk Bank if complete IBAN is not specified/incorrectly specified)	additional commission - 5000 KGS
2,9	Amendment to and Cancellation of Transfer (OGMT in fcy) after execution in operational system before execution in payment system	400 KGS
2,10	Amendments ,cancellation requests and investigations/inquiries of the transfer	commission of correspondent bank (provided by Payment department) and plus USD 20
2,11	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)
2,12 Book-to-Book transfers		
2,12,1	in local currency	15 KGS
2,12,2	in foreign currency	100 KGS
2,12,3	in local currency via Internet Banking System	free-of-charge
2,12,4	in foreign currency via Internet Banking System	free-of-charge
2,12,5	between accounts of the same customer	free-of-charge
D COLLECTIONS		
1 CLEAN COLLECTIONS		
1,1 EXPORT		
1,1,1	Acceptance of promissory notes, drafts and other payment documents for collection	0,2% (min USD 100) plus mail expenses
1,1,2	Collection of cheques **** ** *	0,5% (min USD 100) per check
**** ** *	DKIB has right to reject from collection of the cheques.	
1,2 IMPORT		
1,2,1	Advising of the clean collection	0,1% (min USD 25, max USD 100)
1,2,2	Delivery of financial documents (promissory notes, drafts, checks and other payment documents) for payment / acceptance	0,1% (min USD 50)
2 DOCUMENTARY COLLECTIONS		
2,1 EXPORT		
2,1,1	Acceptance of financial and commercial documents for Collection (documents handling and preparation the collection instruction)	0,2% (min USD 100) plus mail expenses

2,2	IMPORT	
2,2,1	Advising of the documentary collection	0,1% (min USD 25, max USD 100)
2,2,2	Delivery of documents against:	
-	Payment by customer	0,1% (min USD 50)
-	Acceptance by customer	0,1% (min USD 50)
-	Free of payment (in case of relevant instruction)	USD 50
2,2,3	Inquires related to the documentary collections	USD 30
2,2,4	Return of unpaid documents	USD 50 plus mail expenses
2,2,5	Protest	USD 100 plus actual expenses
E	DOCUMENTARY LETTERS OF CREDIT	
1	EXPORT	
1,1	Pre-advising	USD 25
1,2	Advising	
1,2,1	Advising of the export LC	0,1% (min USD 100, max USD 500)
1,2,2	Advising of the amendments to the Export LC (for each amendment)	USD 50
1,3	Confirmation / Acceptance of draft / Negotiation of draft	negotiable
1,4	Checking of documents (each set)	0,3% (min USD 100, max USD 300) plus mail expenses USD 100
1,5	Cancellation of LC (upon consent of all other parties)	USD 100
1,6	Inquires related to the ELC	USD 50
1,7	Transfer:	
1,7,1	- of the transferable letter of credit	0,1% (min USD 150, max USD 2,000)
1,7,2	- of the amendments on transferable letter of credit	USD 100
1,7,3	Receipt of the documents and delivery to the Negotiating bank (in case of refusal of the Customer from checking of the documents)	USD 50 plus mail expenses
1,7,4	Expenses of third parties (banks), if any	by actual cost
2	IMPORT	
2,1	Consultation with LC draft preparation (shall be refundable by reducing commission for LC opening)	USD 100
2,2	Pre-Advising	USD 100
2,3	LC issuance arrangement	up to 1% from LC amount (min USD 50)
2,4	LC opening:	
2,4,1	In case of 100% of cash collateral	0,75% per quarter (min USD 250)
2,4,2	In case of other collateral (within the credit agreements)	upto 2% per quarter (min USD 250)
2,5	Amendment to LC **** * * * *	0,3% (min USD 100, max USD 500) for each amendment
**** * * * *	In case of LC amount increase, commission shall be applied to the items 2,3; 2,4,1 or 2,4,2 and shall be charged from the difference	
2,6	Checking of documents (each set)	0,3% (min USD 150, max USD 300)
2,7	Acceptance of Draft	negotiable
2,8	Cancellation of LC (upon consent of other parties)	USD 100
2,9	Discrepancy fee found while checking the documents and applicable to each set of the documents	USD 100
2,10	Confirmation by third party	negotiable
2,11	Inquires to the third parties related to the issuance, confirmation and payment of LC	USD 50
2,12	Expenses of third parties (banks), if any	by actual cost
F	GUARANTEES	
1	Pre-advising a guarantee	USD 25
2	LG issuance arrangement fee	0,5 % from LG amount (min USD 20)
3	LG issuance fee in case of 100% of cash collateral provision	0,75% per quarter (min USD 50)
4	Urgent LG issuance fee at same day in case of 100% of cash collateral provision or under the current credit line	plus USD 25 to standard commissions
5	LG issuance in case of other collateral provision	upto 2% per quarter (min USD 250)
6	Amendment to LG, related to term of LG, amount **** * * * *	0,3% (min USD 100, max USD 300)
**** * * * *	In case of LG amount increase, commission shall be applied to the items 3; 4 or 5 and shall be charged from the difference	
8	Indemnification	
8,1	Indemnification for account of the customer	USD 100
8,2	Indemnification for account of the bank (within the credit agreements)	negotiable
9	Avalizing of Promissory Notes	negotiable
10	Advising of LG, issued by other banks in favor of the Customer, without liability of the bank	0,1% (min USD 100, max USD 500)
11	Advising of the amendments to LG, issued by other banks in favor of the Customer, without liability of the bank	USD 100
12	Transmission of the Customer's claims for payment to the party issued the guarantee	USD 50
13	Inquires related to LGs (including via SWIFT)	USD 50

14	Expenses of third parties (banks), if any	by actual cost
H STATE SECURITIES (TREASURY BILLS, NBKR'S NOTES)		
1	Opening of the Custodial ("DEPO") Account	free-of-charge
2	Maintenance of the Custodial ("DEPO") Account	free-of-charge
3	Purchase/Sale of State Securities at primary and secondary markets (purchase of State securities by Bank for account of Customer at primary and secondary markets; sale by Bank Customer's State securities at secondary market) **** **	
Volume of executed transaction **** ** with securities (at par value)		
3,1	up to 50 000 som	250 KGS
3,2	from 50 000 som	0,5%, max 1 000 KGS
3,3	reporting of auction results (in case of approved application)	free-of-charge
**** **	Fund for purchasing of State securities at auctions or at secondary market should be in Customer's account one working day before auction conduct day or transactions at secondary market.	
***	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.	
I BANK SAFE BOX RENT		
1	STANDARD TARIFFS on BANK SAFE BOXE RENT	
For Bishkek branches and outlets		
1	Small size	15 days - 1100 som, monthly - 1500 som
2	Medium size	15 days - 1500 som, monthly - 1800 som
3	Big size	15 days - 2200 som, monthly - 2600 som
For branches/outlets of DKIB in other cities / localities		
1	Small size	15 days - 350 som, monthly - 750 som
2	Medium size	15 days - 750 som, monthly - 1100 som
3	Big size	15 days - 1100 som, monthly - 1500 som
2	Other conditions	
2,1	Pledge for keys to a bank safe box	100 USD
**** **	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	
J INTERNET-BANKING		
1	connection to the system	free-of-charge
2	Identification Internet Number provision, passwords provision	free-of-charge
3	annual maintenance ("Full Internet-Banking")	free-of-charge
4	annual maintenance ("Only-View option")	free-of-charge
5	additional security (obligatory for "Full internet-banking - min 1 e-token for any level") **** **	2 500 KGS
6	change of Identification Internet Number by customer's request	100 KGS
7	change of the options of Internet Banking (from View option to Full, or reverse)	free-of-charge
**** **	In case of more than one user at one of the levels, purchasing of e-tokens is necessary for each of the users (only if the e-token is set to this level). E-token paid 1 time to connect. Period of validity - 7 years	
7	STANDARD LIMITS ON TRANSACTIONS via INTERNET-BANKING	
	Transaction type	Daily limit and limit per 1 transaction
7,1	Foreign exchange transactions	
7,1,1	Foreign currency buy	100,000 som or equivalent in other currency
7,1,2	Foreign currency sell	100,000 som or equivalent in other currency
7,1,3	Arbitrage	100,000 som or equivalent in other currency
7,2	Money transfers in national currency via clearing	1,000,000 KGS
7,3	Money transfers in national currency via gross	5,000,000 KGS
7,4	Book-to book money transfers to third parties	1,000,000 KGS or equivalent in other currency
7,5	Book-to book money transfers btw customers accounts	1,000,000 KGS or equivalent in other currency
7,6	Money transfers in US Dollars / EURO via SWIFT system	2,000,000 KGS or equivalent in other currency
7,7	Credit card debt repayment / overbalance replenishment	1,000,000 KGS or equivalent in other currency
7,8	Total limit per one customer	11,300,000 KGS
R OTHER SERVICES		
1	ACCOUNT STATEMENTS	
1,1	Monthly	
1,1,1	-for legal entities	free-of-charge
1,1,2	-for private entrepreneurs (shall be printed by the order of the client not offer than 1 time per month)	free-of-charge
1,2	Weekly	300 KGS monthly

1,3	Daily	500 KGS monthly
1,4	Via e-mail. Automatic e-mail statements (monthly / weekly / daily, for users of the service "Internet Banking") and transactional notification service through "Demir-assistant of account"	free-of-charge
1,5	Via SWIFT	
1,5,1	- monthly	USD 50 (monthly commission)
1,5,2	- weekly	USD 150 (monthly commission)
1,5,3	- daily	USD 250 (monthly commission)
2	PRINTOUT FROM THE ACCOUNT	50 KGS, max 500 KGS
3	PROVISION OF DUPLICATES OF PAYMENT DOCUMENTS (per 1 page)	60 KGS
4	Other documents sent by courier mail outside of Kyrgyzstan	USD 100
5	REFERENCE LETTERS *****	
5,1	Handed over to the customer, or sent through mail inside the KR	600 KGS
5,2	Sent through courier mail outside of the KR	USD 100
***** ****	Bank does not commit to the issuance of recommendation letters.	
6	CONFIRMATION LETTERS:	
6,1	Confirmation letter on opening/closing of account/s	free-of-charge
6,2	Second confirmation letter on account opening/closing	100 KGS (1 original)
6,3	Confirmations on account availability and account balance confirmations	100 KGS (1 original)
6,4	Confirmations, excluding confirmations on account availability and on account balance (availability/absence of credits, paid-in capital payment, etc.)	150 KGS (1 original)
6,5	Urgent confirmation letter (within 1 day), excluding on account/s opening/closing	300 KGS (1 original)
6,6	Confirmation on account availability and account balance to foreign embassies and other international organisations	
6,6,1	normal (prepared for the next bank's day after the day when application has been submitted by the customer)	KGS 550 (including taxes)
6,6,2	urgent (prepared during 2 hours in the day when application has been submitted by the customer)	KGS 700 (including taxes)
6,6,3	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
6,7	Confirmation of account turnover in the form of letter	
6,7,1	- upto 1 year	270 KGS (1 original)
6,7,2	- from 1 year to 3 years	350 KGS (1 original)
6,7,3	- over 3 years	550 KGS (1 original)
6,7	Confirmations to independent Auditors	
6,7,1	- handed over to the Customers	300 KGS
6,7,2	- sent via fax and/or by mail in Kyrgyzstan	300 KGS
6,7,3	- sent via fax outside of Kyrgyzstan	600 KGS
6,7,4	- sent by courier mail outside of Kyrgyzstan	USD 100
7	TRANSFER (TELEX/ SWIFT/FAX/ TELEPHONE) CHARGES	USD 20
8	Execution of payments via bank's branches/outlets for services, provided by OJSC "Kyrgyztelekom" (subscribers' commission)	free of charge

NOTES:

1. Taxes shall be charged by the Bank as per the current Tax Code of KR.
2. The present terms and conditions is the subject for change at any time without prior notice to the customers by placing of new Terms and Conditions in the Bank's operation hall or web-site - www.demirbank.kg.
3. The Bank has the right to set special commissions different from the set above depending on customer's transactions volume.
4. Commissions indicated in foreign currency shall be charged by the Bank in KGS at the official rate of the National Bank of KR.
5. Defenition "legal entities" includes: legal entities residents and non-residents of KR, embassies and consular departments, branches and representative offices, international projects and organizations.

Familiarized / accepted: _____

Date: _____