

Tariffs on transactions of Visa international payment cards for individuals, applicable in all branches of "DKIB" CJSC

№	TYPES OF TRANSACTIONS	Commissions	
		PRIMARY card	SUPPLEMENTARY card ¹
1	CARD ISSUANCE, REISSUANCE AND MAINTENANCE		
1.1.	Card issuance (Electron*/Card Plus Classic/Card Plus Gold/Card Plus Platinum) (*) - Primary account of new Electron card to be issued can be onli in KGS or USD	free of charge	free of charge
1.2.	Card reissuance (Electron/Card Plus Classic/Card Plus Gold/Card Plus Platinum) due to:		
-	expiration date, compromise (by Bank's request)	free of charge	free of charge
-	its loss, damage, compromise (by Customer's request), changing of customer's data to be printed on card	KGS 240	KGS 240
1.3.	Card PIN-code reissuance	free of charge	free of charge
1.4.	Annual card maintenance fee (Electron/Card Plus Classic/Card Plus Gold/Card Plus Platinum) ²		
1.4.1.	standard conditions		
-	for the first year	free of charge/KGS 700/KGS 1200/free of charge	free of charge/KGS 500/KGS 1000/free of charge
-	for the second and further years	free of charge/KGS 700/KGS 1200/KGS 5000	free of charge/KGS 500/KGS 1000/KGS 2000
1.4.2.	for "DKIB" CJSC salary projects' staff		
-	for the first year	free of charge/free of charge/free of charge/-	free of charge/KGS 250/KGS 500/-
-	for the second and further years	free of charge/KGS 700/KGS 1200/-	free of charge/KGS 500/KGS 1000/-
1.4.3.	for the first and second years for customers of state organizations under salary projects of "DKIB" CJSC		
-	for the first and second years	free of charge/free of charge/free of charge/-	free of charge/free of charge/free of charge/-
-	for further years	free of charge/KGS 700/KGS 1200/-	free of charge/KGS 500/KGS 1000/-
1.4.4.	for the owners of "Time Deposit +" for the first and further years	-/free of charge/free of charge/free of charge	not provided
1.5.	Card blocking/unblocking in "DKIB" CJSC	free of charge	free of charge
1.6.	Card closing in "DKIB" CJSC	free of charge	free of charge
1.7	Urgent return of card captured by ATM of "DKIB" CJSC, located		
-	in the branch/outlet /its territory of the Bank	<ul style="list-style-type: none"> • in the same banking date when the card was captured – KGS 500 comob. In case there is ac confirmation that card capture was related to ATM failure – free of charge • not urgent return – free of charge 	
-	in populated area, where branch/utlet is located (out of territory of branch / outlet of the Bank)	<ul style="list-style-type: none"> • during 24 hours* from the moment of its capture by the ATM – KGS 1000, during 48 hours* – KGS 500; in case at the moment when customer has applied to the Bank the card has been already delivered to the branch/outlet the commission is not charged. • not urgent return – free of charge; (*) - excluding weekends and holidays 	
1.8.	Virtual credit card issuance/reissuance in Internet-Banking, its maintenance	free of charge	-
1.9.	Presenting of photo/video report in from of viewing in "DKIB" CJSC		
-	from ATMs of "DKIB" CJSC on cards, issued by "DKIB" CJSC		KGS 400
-	from ATMs of other banks on cards, issued by "DKIB" CJSC		other bank's commission plus KGS 400
-	from ATMs of "DKIB" CJSC on cards, issued by other banks (as a rule is presenting directly to the bank-issuer; as exclusion can be provided to the card owner directly by his request in case the bank-issuer is abroad and card owner can be identified by "DKIB" CJSC)		KGS 800
2	CARD TRANSACTIONS VIA DEVICES OF BANKS		
2.1.	Cash withdrawal:		
-	via ATMs and cash area POS-terminals of "DKIB" CJSC (except cash withdrawals by Electron card via cash area POS-terminals):		
	in KGS		free of charge
	in USD (for credit cards cash withdrawal of USD via ATMs and cash area POS-terminals of "DKIB" CJSC is not available, but there is possibility to make ATM debit card operations (to withdraw money in USD) using credit card via ATMs of "DKIB" CJSC)		0,4%
-	via other banks' ATMs and cash area POS-terminals		1% (min. KGS 250)
2.2.	Cash deposit to the account (account replenishment) via Cash-in ATMs of "DKIB" CJSC (account replenishment can be done using debit card and credit card using as debit card) in:		
-	national currency (KGS)		free
-	USD		free
2.3.	Non-cash payments for goods and services via POS-terminals/virtual POS-terminals (Internet) of "DKIB" CJSC and other banks	free of charge (via POS-terminals of other banks settlements are executed via USD, exchange rate difference can appear)	
2.4.	Balance inquiry via ATMs of "DKIB" CJSC network		free of charge
2.5.	Balance inquiry via ATMs of other banks		KGS 60

№	TYPES OF TRANSACTIONS	Commissions	
		PRIMARY card	SUPPLEMENTARY card ¹
2.6.	Mini-statement (last 10 transactions) via "DKIB" ATMs (Electron)		KGS 5
2.7.	Interest accrued for Cash Collateral p.a.(Card Plus Classic/Card Plus Gold)		0%
2.8.	Monthly interest rate for used credit limit for cash withdrawals (Card Plus Classic/Card Plus Gold/Card Plus Platinum)		2.75%
2.9.	For late payment for used credit limit (Card Plus Classic/ Card Plus Gold/Card Plus Platinum):		
-	Monthly interest rate for used credit limit		2.75%
-	Monthly late payment interest rate for used credit limit		2.75%
	Total		5.5%
2.10.	Monthly interest rate for technical overdraft (Electron)		0%
2.11.	Providing of receipt's duplicate/details of a on-cash transaction, executed on cards (Electron/ Card Plus Classic/ Card Plus Gold/ Card Plus Platinum) via:		
-	POS-terminals/virtual POS-terminals/ATMs of "DKIB" CJSC		KGS 200
-	POS-terminals/ATMs of other banks/Internet		KGS 500
2.12.	Monthly statements (Card Plus Classic/Card Plus Gold/Card Plus Platinum) via e-mail		free of charge
3.	STANDARD CARD LIMITS IN BANKS' DEVICES		
3.1.	Daily limits		
3.1.1.	on debit card (Electron)		
-	Cash withdrawal via ATMs and cash area POS-terminals of "DKIB" CJSC and other banks		KGS 60 000
-	Non-cash payments for goods and services via POS-terminals/ virtual POS-terminals (Internet) of "DKIB" CJSC and other banks (for contact and/or contactless payment options)		KGS 250 000
-	Book-to-book money transfer in ATMs of "DKIB" CJSC		
	between customer's accounts		KGS 500 000
	to the third parties' accounts		KGS 500 000
-	Currency exchange in ATMs of "DKIB" CJSC		
	buy		KGS 100 000
	sell		KGS 100 000
-	KGS, USD cash deposit (account replenishment) via Cash-in ATMS		KGS 300 000
3.1.2.	on debit card (Electron) without PIN-code entering for contactless non-cash payments for goods and services in contactless way via contactless POS-terminals of "DKIB" CJSC and other banks		
-	by transactions quantity	2 transactions	2 transactions
-	by transactions amount	KGS 500	KGS 500
3.1.3.	on credit cards (Card Plus Classic / Card Plus Gold/ Card Plus Platinum):		
-	Cash withdrawal via ATMs of "DKIB" CJSC and cash area POS-terminals of "DKIB" CJSC and other banks and/or Non-cash payments for goods and services via POS-terminals/ virtual POS-terminals (Internet) of "DKIB" CJSC and other banks (for contact payment option)		KGS 200 000/KGS 400 000/ KGS 500 000
3.2.	Limit per 1 transaction on card (Electron / Card Plus Classic / Card Plus Gold/ Card Plus Platinum) in "DKIB" CJSC devices		
3.2.1.	Cash withdrawal in ATMs		KGS 25 000
4.	Credit card collateral conditions		
4.1.	Standard conditions for Card Plus Classic/ Card Plus Gold		
	Type of collateral:		Credit card limit
4.1.1.	Cash collateral is equal to credit card limit plus 10% (salary confirmation for applicant is not applicable)		from KGS 5 000/ from KGS 60 000
4.1.2.	One Personal Guarantee or Corporate guarantee (salary confirmation for applicant and guarantor should be provided)		KGS 5 000 - KGS 30 000 (up to 70% of net average salary/income for the last 6 months)
4.1.3.	Two Personal Guarantees or Corporate guarantee (salary confirmation for applicant and guarantor should be provided)		KGS 30 001 - KGS 60 000 (up to 70% of net average salary/income for the last 6 months)
4.1.4.	Movable/immovable property or Corporate Guarantee (insurance of immovable property is not required)		from KGS 60 001 (up to 70% of net average salary/income for the last 6 months)
4.2.	Standard conditions for Card Plus Platinum		
	Type of collateral:		
4.2.1.	Cash collateral in amount of KGS 3 500 000 (salary confirmation for applicant is not applicable)		from KGS 500 000
4.3.	for DKIB salary projects' staff, receiving salary via DKIB during three months and more, and receiving Card Plus Classic and Card Plus Gold:		
	Type of collateral:		Credit card limit
4.3.1.	No any collateral		70% from net average salary for the last 3 months (min. limit - from KGS 2 000)
4.4.	for DKIB salary projects' staff, receiving salary via DKIB for the period less than three months, and receiving Card Plus Classic and Card Plus Gold:		

№	TYPES OF TRANSACTIONS	Commissions	
		PRIMARY card	SUPPLEMENTARY card ¹
4.4.1.	if an employee works in an organization 6 months and more (Organization should present confirmation about it with the amount of official employee's salary)		
	No any collateral	Credit card limit is 70% from net official salary, presented by the Organization (min. limit - from KGS 2 000)	
4.4.2.	if an employee works in an organization less than 6 months (Organization should present confirmation about the amount of official employee's salary)		
	No any collateral	Credit card limit depends on official salary	
		Credit card limit, KGS	Official employee's salary, KGS
		2 000	5 000 - 10 000
		2 500	10 001 - 15 000
		3 000	15 001 - 20 000
	4 000	20 001 and more	
4.5.	For "Deposit+" owners please see "Tariffs for Deposits for Individuals, applicable in all branches of "DKIB" CJSC" (addendum to GENERAL TERMS AND CONDITIONS, APPLICABLE TO INDIVIDUALS)		
5.	EMERGENCY SERVICES, PROVIDING ABROAD²:	Type of the card	Commission, USD
-	Informing about lost/stolen card and its blocking in Visa Exception File	Electron, Card Plus Classic, Card Plus Gold, Card Plus Platinum	USD 35
-	Updating data in Visa Exception File (including unblocking of card)	Electron, Card Plus Classic, Card Plus Gold, Card Plus Platinum	USD 3
-	Emergency cash disbursement:		
	up to USD 2000	Electron, Card Plus Classic, Card Plus Gold	USD 175
	up to USD 3000	Card Plus Platinum	USD 175
-	Emergency card replacement	Electron, Card Plus Classic	USD 225
		Card Plus Gold, Card Plus Platinum	USD 250
-	Emergency service request denied or fulfilled by issuer or cancelled	Electron, Card Plus Classic, Card Plus Gold, Card Plus Platinum	USD 50
-	General questions of Visa card holders	Electron, Card Plus Classic, Card Plus Gold	USD 8
		Card Plus Platinum	USD 7,5
-	Commission of foreign bank for emergency reissued card disbursement	Electron, Card Plus Classic, Card Plus Gold, Card Plus Platinum	USD 25
-	Commission for delivery of emergency reissued card to the hotel by courier	Electron, Card Plus Classic, Card Plus Gold, Card Plus Platinum	free of charge
Notes:			
1.	For one cardholder can be issued maximum: 1) for Electron: two supplementary cards, both of them for the name of third parties (conditio for campus cards issuance also see in the tariffs for "Campus card" project) 2) for Card Plus Classic, Card Plus Gold: three supplementary cards, one card - for the name of cardholder, two cards - for the name of third parties, 3) for Card Plus Platinum: one supplementary card for the name of third parties, 4) issuance of supplementary credit card (Card Plus Classic, Card Plus Gold) for "Deposit+" owners is not provided		
2.	Logic of Annual credit card maintenance fee charging (Card Plus Classic/ Card Plus Gold/ Card Plus Platinum):		
	for cards, issued till 22/03/2016: Annual card maintenance fee is charged regardless of whether the card has been used or not, i. e. is calculated starting from card issuance date		
	for cards, issued starting from 22/03/2016: Annual card maintenance fee is charged if the card has been used, i. e. is not calculated from the date of card issuance, but from the date of the first successful financial transaction via the card. Herewith if the term from the date of the first successful financial transaction till the card expiry date is less than a year, the annual card maintenance fee is calculated based on the actual days remaining before the card expiry date, and then while card reissuance (if it has been expired) the annual card maintenance fee will be charged from the date of card reissuance. Also in case of cards reissuance for other reasons (including credit card type changing (Card Plus Classic / Card Plus Gold / Card Plus Platinum)) the system will store data on the first successful transaction of the previous card, and the commission will be charged in spite of card reissuance.		
3.	Commissions for emergency services, providing in abroad, settled by Visa company and can be changed in one-way order. These commissions are charged from customer's credit card limit, converting into KGS by NBKR rate on the moment of conversion.		
4.	Funds, deposited for credit card debt repayment till 12.00 p.m., are debited from KGS demand deposit account once a day from 12.00 p. m. till 14.00 p.m., in case funds are deposited after 12.00 p. m. the debt will be repaid on the next bank day.		
5.	The Bank has the right to change this conditions and establish special conditions.		
6.	In case of Bank's advertising campaign with issuance and/or annual maintenance of card on discount conditions or free of charge, the Bank will apply commissions, stipulated with the campaign and acting on the day of card issuance.		
7.	All above mentioned commissions do not include taxes. Taxes are taken by the Bank additionally according to the current Tax Code of KR.		
8.	If the employee of organization, receiving his salary via DKIB, has received credit card earlier under cash collateral, the Bank can reconsider his credit card limit, that can be given without cash collateral, based on employee salary. In case the employee resigns from the organization, general conditions should be applied to credit card.		
9.	Addendum №1 to GENERAL TERMS AND CONDITIONS, APPLICABLE TO INDIVIDUALS (to Section J), of "DKIB" CJSC №21 from 14/04/2014, valid as of 18/07/2016, becomes invalid from the date of entry into force of the current addendum.		