

Tariffs for Issuance and Servicing of Mastercard World Elite Payment Cards for Individuals

№	Service	Mastercard World Elite			Including sales tax	Including VAT
		KGS	USD	EUR		
1.	Account Opening and Servicing					
1.1.	Account opening (standard processing time: 5 (five) business days in Bishkek and 10 (ten) business days in the regions of the Kyrgyz Republic)	Free of charge				
1.2.	Card validity period	5 years				
1.3.	Fee for urgent account opening/urgent card reissuance (2 (two) business days in Bishkek and 5 (five) business days in the regions of the Kyrgyz Republic)	KGS 3,000	USD 40	EUR 40	2%	
1.4.	Annual servicing fee for the primary card	KGS 10,000	USD 120	EUR 100	2%	
1.5.	Reissuance of the primary card if lost, stolen or damaged, or if the PIN is lost (5 (five) business days in Bishkek and 10 (ten) business days in the regions of the Kyrgyz Republic)	KGS 800	USD 10	EUR 10	2%	12%
1.6.	Reissuance of the primary card upon expiry	Free of charge				
1.7.	Issuance of an additional card	Free of charge				
1.8.	Annual servicing fee for an additional card	KGS 10,000	USD 120	EUR 100	2%	12%
1.9.	Reissuance of an additional card if lost, stolen or damaged, or if the PIN is lost (5 (five) business days in Bishkek and 10 (ten) business days in the regions of the Kyrgyz Republic)	KGS 800	USD 10	EUR 10	2%	12%
1.10.	Reissuance of an additional card upon expiry	Free of charge				
1.11.	PIN change at Bank devices	Free of charge				
1.12.	Cash deposit (at Bank branches)	Free of charge				
1.13.	Credit of funds to the card through a cash-in ATM	Free of charge				
1.14.	Account closure	Free of charge				
2.	Cash Withdrawal					
2.1.	At ATMs					
2.1.1.	At OJSC Eldik Bank ATMs	Free of charge				

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2.1.2.	At other banks’ ATMs within the Kyrgyz Republic, up to KGS 200,000/USD 2,000/EUR 2,000 per month	Free of charge				
2.1.3.	At other banks’ ATMs within the Kyrgyz Republic, above KGS 200,000/USD 2,000/EUR 2,000 per month	KGS 50 per transaction	USD 1 per transaction	EUR 1 per transaction	2%	12%
2.1.4.	At other banks’ ATMs abroad	1% min. KGS 150	1% min. USD 3	1% min. EUR 3	2%	12%
2.2.	At POS cash terminals					
2.2.1.	At OJSC Eldik Bank POS cash terminals	Free of charge				
2.2.2.	At other banks’ POS cash terminals in the Kyrgyz Republic and abroad	1% min. KGS 150	1% min. USD 3	1% min. EUR 3	2%	12%
3.	Cashless Payment for Goods and Services	Free of charge				
4.	Funds Transfer					
4.1.	Transfer from a card account to a bank account opened with another Bank (at a Bank branch)	In accordance with the Bank’s applicable tariffs			2%	
4.2.	Other payments	In accordance with the Bank’s applicable tariffs			2%	
5.	Card Account Information					
5.1.	Monthly statement upon request (by e-mail or in person)	Free of charge				
5.2.	Additional statement for a specified period not exceeding 12 months	KGS 40	USD 1	EUR 0.6	2%	12%
5.3.	Mini-statement at OJSC Eldik Bank ATMs	KGS 10	USD 0.2	EUR 0.1	2%	12%
6.	Balance Inquiry					
6.1.	Card account balance inquiry within the OJSC Eldik Bank device network	Free of charge				
6.2.	Card account balance inquiry within other banks’ device networks	KGS 80	USD 1.5	EUR 1	2%	12%
7.	Card Blocking					
7.1.	Card blocking	Free of charge				
7.2.	Card unblocking (no later than 1 (one) calendar month from the date the card was blocked)	Free of charge				
8.	SMS Notifications					
8.1.	Service activation	Free of charge				

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8.2.	Monthly subscription fee	Free of charge				
9.	Dispute and Claims Services					
9.1.	Fee for returning a card retained by another bank’s device (ATM, cash withdrawal terminal or merchant outlet). The card is returned during the next cash collection or within no more than 60 (sixty) business days (within the Kyrgyz Republic).	Free of charge				
9.2.	Fee for reviewing a financial claim for each transaction performed at another bank’s device. Standard review period: up to 30 (thirty) business days.	KGS 100	USD 2	EUR 1.50	2%	12%
9.3.	Fee for returning a card and cash left by a customer at a Bank ATM. The card is returned during the next cash collection or within no more than 10 (ten) business days.	KGS 50	USD 1	EUR 0.8	2%	12%
10.	Additional Information					
10.1.	Cashback accrual	2% of the amount of all card-based cashless transactions at POS terminals and online				
10.1.1.	Maximum monthly cashback amount	KGS 3,000			2%	12%
10.1.2.	Minimum monthly cashback amount	KGS 100			2%	12%
10.1.3.	Access to airport business lounges (Lounge Key) in 450+ cities across 135+ countries	Unlimited				
10.1.4.	Fast Track service at airports (priority security screening)	Unlimited				
10.1.5.	Flexiroom global roaming	3 GB of free roaming data per year (available for phones with eSIM support)				

Daily Transaction Limits of OJSC Eldik Bank

	Service	Mastercard World Elite
1.	Cash withdrawals through ATM/cash withdrawal terminals using the card	USD 5,000/equivalent
2.	Cashless card transactions (POS, Internet and transfers)	USD 10,000/equivalent
3.	Total amount (aggregate card limit)	USD 10,000/equivalent
4.	Transfers through Visa Direct and MoneySend	KGS 500,000/USD 5,000; 10 transfers per day

Other Services Provided by OJSC Eldik Bank

	Other Services	Tariff	Including sales tax	Including VAT
1.	Issuer fee for currency conversion at third-party devices*	1%	2%	12%
2.	Request for video and photographic records for each disputed transaction at Bank ATMs for third-party organisations and their customers	KGS 1,000	2%	12%
3.	Request for video and photographic records from third-party bank ATMs for each disputed transaction performed on the Customer's card account	KGS 300 + acquiring Bank fee	2%	12%
4.	Request to recover funds left by a customer of a third-party Bank	KGS 300	2%	12%
5.	Servicing of third-party banks' VISA/Mastercard/UnionPay International cards at OJSC Eldik Bank POS cash terminals	2%	2%	
6.	Cash withdrawal at OJSC Eldik Bank ATMs using VISA/Mastercard payment cards issued by foreign Banks	KGS 150/USD 3	2%	12%
7.	Cash withdrawal at OJSC Eldik Bank ATMs using UnionPay International payment cards issued by third-party Banks	Free of charge		
8.	Credit of transfers through VISA Direct and Mastercard MoneySend (incoming transfers from VISA/Mastercard cards of third-party banks and transfers received through money transfer systems)	0.2% of the amount; free of charge for transfers from local cards issued in the Kyrgyz Republic	2%	12%
*When a transaction (ATM, POS or online payment) is performed in a currency other than the card account currency, automatic conversion is made using the Visa or Mastercard payment system exchange rate and the Bank's exchange rate, and an OIF (Optional Issuer Fee) of 1% of the transaction amount is charged.				