

1. Tariffs for issuing and servicing VISA Gold payment cards for individuals

	Name of service	VISA Gold Economy			VISA PCL *			Visa Virtual			Including sales tax	Including VAT
		KGS	USD	EUR	KGS	USD	EUR	KGS	USD	EUR		
1.	Opening and servicing accounts											
1.1.	Opening an account (opening an account in standard mode takes 5 (Five) working days in Bishkek, 10 (Ten) working days in the regions of the Kyrgyz Republic)	For free										
1.2.	Commission for urgent account opening/urgent card reissue (2 (Two) business days in Bishkek, 5 (Five) business days in the regions of the Kyrgyz Republic)	1000 som	14 \$	13 €	1000 som	14 \$	13€	Not available			2%	
1.3.	Annual Maintenance Fee (First Year)	For free	7\$	7 €	1000 som	11 \$	10 €	For free			2%	
1.3.1.	Annual service fee for salary projects	Determined by agreement within the framework of the salary project										
1.4.	Annual maintenance fee for subsequent years	500 som	7 \$	7€	1000 som	11 \$	10 €	For free			2%	
1.4.1.	Annual service fee for salary projects	Determined by agreement within the framework of the salary project										
1.5.	Irreducible balance	100 som	2 \$	2 €	500 som	7 \$	7 €	Not available				
1.6.	Reissue of the main card in case of loss, theft or damage, loss of PIN code. (5 (Five) working days in Bishkek, 10 (Ten) working days in the regions of the Kyrgyz Republic)	500 som	7 \$	7 €	700 som	8 \$	8 €	Not available			2%	12%
1.7.	Reissue of the main card upon expiration	For free			For free			Not available			2%	
1.8.	Issuing an additional card	For free			For free			Not available			2%	
1.8.1.	Additional card annual maintenance fee (first year)	For free	7 \$	7 €	1000 som	11 \$	10 €	Not available			2%	
1.8.2.	Annual service fee for additional card in subsequent years	500 som	7 \$	7 €	1000 som	11 \$	10 €	Not available			2%	

1.9.	Reissue of an additional card in case of loss, theft or damage, loss of PIN code. (5 (Five) working days in Bishkek, 10 (Ten) working days in the regions of the Kyrgyz Republic)	500 som	7 \$	7€	700 som	8 \$	8€	Not available	2%	12%
1.10.	Reissue of an additional card upon expiration	For free			For free			Not available	2%	12%
1.11	Changing the PIN code in the Bank's devices	For free								
1.12	Cash deposit (at Bank branches)	For free								
1.12.1.	Cash contribution within the framework of salary projects	0.5%								
1.12.2.	Depositing funds to a card via an ATM with the cash - in function	Free/ KGS / USD								
1.13.	Closing an account	For free								
2.	Receiving cash									
2.1.	At ATMs and POS terminals									
2.2.	In the network of devices of «ELDIK Bank» OJSC	0.5%							2%	
2.2.1.	In the network of devices of «ELDIK Bank» OJSC within the framework of salary projects	For free					Not available		2%	
2.3.	In the network of devices of banks of the intra-processing system (associated participants of the Bank)	0, 8 %							2%	
2.4.	In the network of devices of other banks	1 %							2%	
		minimum 151 som			minimum 4\$		minimum 3€		2%	
2.5.	Cashing out funds received by non-cash means in foreign currency (euro)	-			-		2%		2%	
2.6.	out funds received by non-cash means in US dollar currency:									
2.6.1.	and including USD 1,000	-			0.5%		-		2%	
2.6.2.	over 1,000 US dollars				1.50%		-		2%	
3.	Cashless payment for goods and services	For free								
4.	Transfer of funds									
4.1.	Transfer of funds from a VISA card to a card account within one client in self-service devices of ELDIK Bank OJSC	0, 2 %							2%	
4.2.	Transfer of funds from VISA card accounts to card accounts within one client /third party in branches "ELDIK Bank" OJSC	0, 5 %							2%	

4.3.	Transfer of funds from a card account to a bank account opened in another Bank (at a Bank branch)	According to the Bank's current tariffs			2%	
4.4.	Commission for non-cash transfer of funds within the framework of salary projects	Determined by agreement within the framework of the salary project				
4.5.	Transfer of funds from a VISA card of ELDIK Bank OJSC to a VISA or Master Card of ELDIK Bank OJSC in the Bank's self-service devices (in one transaction, regardless of the amount).	3 som			2%	
4.6.	Carrying out non-cash payments in favor of the State Tax Service under the Government of the Kyrgyz Republic through self-service devices (ATMs, Cash-in terminals)	15 som			2%	
4.7.	Carrying out cashless payments for traffic fines via self-service devices (ATMs, Cash-in terminals)	15 som			2%	
4.8.	Carrying out non-cash payments in favor of the State Customs Service under the Government of the Kyrgyz Republic through self-service devices (ATMs, Cash-in terminals)	100 som			2%	
4.9.	Carrying out non-cash payments in favor of the Social Fund of the Kyrgyz Republic through self-service devices (ATMs, Cash - in terminals)	15 som			2%	
4.10.	Carrying out cashless payments in favor of preschool educational institutions (for food and material technical assistance) through self-service devices (ATMs, Cash - in terminals)	5 som			2%	
5.	Information about the status of the card account					
5.1.	Monthly statement on request (e-mail, at the client's presence)	For free				
5.2.	Additional statement (for a certain period)	40 som	1\$	0.6 €	2%	12%
	No more than 12 months.					
5.3.	Mini-statement in ATMs of "ELDIK Bank" OJSC	10 som	0,2\$	0.1 €	2%	12%
5.4.	Mini-statement in ATMs of banks of the intra-processing system (associated participants of the VISA program)	50 som	1\$	0.8 €	2%	12%

6.	Balance Request						
6.1.	Request for balance on card account in the network of devices of «ELDIK Bank» OJSC	For free					
6.2.	Balance request in the network of devices of banks of the intra-processing system (associated participants of the VISA program)	50 som	1\$	0.5 €	2%	12%	
6.3.	Request for balance on card account in the network of devices of other banks	80 som	1.5 \$	1 €	2%	12%	
7.	Blocking the card						
7.1.	Blocking the card	50 som	1\$	0.5 €	For free	2%	
7.2.	Unblocking the card (no later than 1 (one) calendar month from the date of card blocking)	For free					
8.	SMS notification **						
8.1.	Connecting to the service	For free					
8.2.	Subscription fee for the first month after the first connection of the service	For free					
8.3.	Subscription fee for subsequent months	50 som	50 som (equivalent)	For free	2%	12%	
8.4.	Subscription fee for the first month after the first connection of the service (within the framework of salary projects)	For free					
8.5.	Subscription fee for subsequent months (within the framework of salary projects)	20 som	20 som (equivalent)	Not available	2%	12%	
9.	Claims handling services						
9.1.	the bank's and another bank's devices (at an ATM, cash point or retail outlet). The card is returned during the next collection period or within 60 (Sixty) business days (within the Kyrgyz Republic).	for free					
9.2.	Commission for urgent return of the card within 2 (Two) business days when the card is seized by the Bank's device in Bishkek.	240 som	5\$	3 €	2%	12%	
9.3.	Commission for urgent return of the card within 5 (Five) business days if the card is seized by the Bank's device outside of Bishkek (within the Kyrgyz Republic).	240 som	5\$	3 €	2%	12%	
9.4.	Commission for review of a financial claim for each transaction carried out in	100 som	2\$	1,5 €	2%	12%	

	another bank's device. Standard review period up to 30 (Thirty) business days.					
9.5.	Commission for the return of money forgotten by the client in the Bank's ATMs. The card is returned during the next collection period or within 10 (Ten) business days.	50 som	1\$	0.8 €	2%	12%
9.6.	The interest rate of the penalty for the late repayment by the Cardholder of the debt to the Bank in accordance with the terms of the concluded agreement (Bank commission, replenishment of the amount of card transactions, the amount of technical overdraft, as well as other outstanding debt of the Cardholder to the Bank) (for one calendar day)	0.09%	7\$	4 €	2%	12%
10.	Connecting the Verified service by Visa for VISA cards Gold	For free				
<p>Priority Collection Limited – Service program for VISA GOLD holders. Priority Pass Club Cards.</p> <ul style="list-style-type: none">Priority Club Cards Pass will provide our clients and their accompanying persons with access to the Lounge. lounges at over 900 airports worldwide, regardless of the airline customers choose to fly with or the class of their flight.Fee for each visit to the Lounge The fee for the halls is charged to the cardholder, including visits of accompanying persons, at a rate of US\$ 32 per person per visit. The cost of all visits will be debited from the cardholder's payment card. <p>** SMS notification - This service is provided for all VISA cards (VISA Classic Unembossed, VISA Classic, VISA Gold Economy, VISA Gold PCL) directly in currencies (som, US dollars, euros). The subscription fee is charged from the Client on a monthly basis, on the first working day of the month.</p>						

Other services provided by ELDIK Bank OJSC

1.	Other services	Rate	Including sales tax	Including VAT
1.1	Issuer's commission for conversion in other people's devices	1.25%	2%	
1.2	Request for video and photo surveillance of each disputed transaction at the Bank's ATMs for third-party organizations and clients of third-party organizations.	1000 som	2%	12%
1.3	Request for video and photo surveillance at third-party banks' ATMs for each disputed transaction conducted on the Client's card account	300 som + commission of the acquiring bank	2%	12%
1.4	Request for refund of funds left by the Client third-party Bank.	300 som	2%	12%
1.5	VISA/Mastercard/ cards Union Pay International of third-party banks in cash terminals of «ELDIK Bank» OJSC	2%	2%	

1.6	Cash withdrawal from ATMs of «ELDIK Bank» OJSC USING VISA/Mastercard payment cards issued by foreign banks	150 som/3 \$	2%	12%
1.7	Cash withdrawal from ATMs of «ELDIK Bank» OJSC USING Union payment cards Pay International issued by third-party banks	for free		

Individual Tariffs are indicated in Kyrgyz soms for card accounts in Kyrgyz soms, in US dollars for card accounts in US dollars, in Euro for card accounts in Euros.