

2. Tariffs for issuing and servicing MasterCard payment cards Gold for individuals

	Name of service	MasterCard Gold			MasterCard Virtual			Including sales tax	Including VAT
		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)	500 som	6 \$	6 €	Not available		2%		
1.3.	Annual service fee (first year)	200 som	3 \$	2 €	For free		2%		
1.4.	Annual maintenance fee for subsequent years	200 som	3 \$	2 €	For free		2%		
1.5.	Irreducible balance	100 som	2 \$	2 €	Not available		2%		
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)	250 som	4 \$	4 €	Not available		2%	12%	
1.7.	Reissue of the main card upon expiration	For free			Not available				
1.8.	Issuing an additional card	For free			Not available				
1.8.1.	Additional card annual maintenance fee (first year)	200 som	3 \$	2 €	Not available		2%	12%	
1.8.2.	Annual service fee for additional card in subsequent years	200 som	3 \$	2 €	Not available		2%	12%	
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)	250 som	4 \$	4 €	Not available		2%	12%	
1.10.	Reissue of an additional card upon expiration	For free			Not available				
1.1.1.	Changing the PIN code in the Bank's devices	For free							
1.1.2.	Cash deposit (at Bank branches)	For free							
1.12.1.	Depositing funds to a card via an ATM with the cash - in function	For free							
1.1.3.	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%		
2.3.	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.	Cashing 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 MasterCard 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 card accounts MasterCard to a card account within one client /third party in the branches of 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.	Transfer of funds from a MasterCard card of Eldik Bank OJSC to a MasterCard or VISA card of Eldik Bank OJSC in the Bank's self-service devices (in one transaction, regardless of the amount).	3 som			2%	
4.5.	Carrying out non-cash payments in favor of the State Tax Service under the Government CR through self-service devices (ATMs, Cash-in terminals)	15 som			2%	
4.6.	Carrying out cashless payments in favor of the Ministry of Internal Affairs for administrative violations through self-service devices (ATMs, Cash-in terminals)	30 som			2%	
4.7.	Carrying out non-cash payments in favor of the State Customs Service under the Government CR via self-service devices (ATMs, Cash - in terminals)	100 som			2%	
4.8.	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%	
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) no more than 12 months	40 som	1\$	0.6 €	2%	12%
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 internal processing system (associated participants of the MasterCard program)	50 som	1\$	0.8 €	2%	12%
6.	Balance Request					
6.1.	Balance request for a 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 MasterCard 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 blocking the card)	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					
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.	Commission for the return of a card seized from another bank's devices (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) working 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 another bank's device. Standard review period up to 30 (Thirty) business days.	100 som	2\$	1,5 €	2%	12%
9.5.	Commission for returning a card and 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%

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	of funds left by the Client third-party Bank.	300 som	2%	12%
1.5	VISA/Mastercard cards / Union Pay International third-party banks in cash terminals "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 at 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.