



February 11, 2019

comes in force on March 11, 2019

GENERAL TARIFFS FOR BANK SERVICES

No	service	rate	notes
1.	Account opening and maintenance fee		
1.1	Opening of multicurrency current account (A/C)	free of charges	
1.1.1	- Minimum balance of account in national currency (KGS):		Not applicable for students
1.1.1.1	- for individuals and private entrepreneurs	KGS 1000	Minimum balance within salary scheme are subject to negotiation
1.1.1.2	- for corporate customers (legal entities)	KGS 2000	
1.1.2	- Minimum balance of account in foreign currency	USD 50 / EUR 50	Applicable only for USD and EUR accounts. Not applicable for students.
1.2	Opening of recultivating account	KGS 300	
1.3	Account closing fee	KGS 400	
1.4	Daily account statement fee	free of charges	printed as per request
1.5	Issuance of consolidated a/c statements	KGS 20	per page
1.6	Cost of Cheque books	KGS 50	10 leaves
		KGS 125	25 leaves
		KGS 250	50 leaves
1.7	Cancellation of lost Cheque book (penalty)	KGS 200	
2.	Internet banking		
2.1	Launching	free of charge	Review option, Full transaction option
2.2	Maintenance fee	free of charge	
2.3	Issuance of PIN code	free of charge	
2.4	Reissuance of PIN code upon client request	KGS 100	
2.5	Blocking / unblocking	free of charge	
2.6	Statement of account via internet banking	free of charge	
2.7	On-line payments for utilities and other services	free of charge	
3.	Remittances		
3.1	Transfers between customers accounts at the branch	free of charge	
3.2	Acceptance of Standing payment order	KGS 300	fee for transfers under standing order as per the bank tariffs
3.3	In favour of the customers of other banks in KGS:		Beneficiary's bank account is mandatory
3.3.1	- via Clearing payment system		payment orders are accepted up to 11.00 a.m., max amount - KGS 1 million. Total fee is deducted on monthly basis.
3.3.1.1	до 20 000 KGS	KGS 10	for 1 payment
3.3.1.2	с 20 000,01-100 000 KGS	KGS 30	for 1 payment
3.3.1.3	с 100 000,01 до 500 000 KGS	KGS 50	for 1 payment
3.3.1.4	с 500 000,01 до 1 000 000 KGS	KGS 60	for 1 payment
3.3.2	Payments against direct debit advice	KGS 10	for 1 payment
3.3.3	- via Real Time Gross System	KGS 100	for 1 payment. Payment orders are accepted for proceeding up to 3.30 p.m.
3.4	Outgoing payments in foreign currency via SWIFT		
3.4.1	with option "SHA" (correspondent bank charges are on originator's behalf)		from remitted amount
3.4.1.1	in USD	0,2%	min - 20 USD, max - 350 USD
3.4.1.2	in EUR	0,2%	min - 15 EUR, max - 300 EUR
3.4.1.3	in JPY	0,2%	min - 3000 JPY, max - 30 000 JPY
3.4.1.4	in CNY	0,1%	min - 100 CNY, max - 1500 CNY
3.4.2.	with option OUR (correspondent bank charges are on beneficiary's behalf)		from remitted amount
3.4.2.1	in USD	0,2% + 30/40 USD	NOT GUARANTEED , min - 20 USD, max - 350 USD, 30 USD from USD 100.00 - 9,999.99, 40 USD from USD 10,000.00 and over.
3.4.2.2	in EUR	0,2% + 8/15 EUR + actual fees of third party	GUARANTEED , min - 15 EUR, max - 300 EUR, 10 EUR from EUR 0.00 - 9,999.99, 15 EUR from EUR 10,000.00 and over.
3.4.2.3	in JPY	0,2% + 5000 JPY	min - 2500 JPY, max - 30 000 JPY
3.4.2.4	in CNY	0,1% + 50 CNY + actual fees of third party	min - 100 CNY, max - 1500 CNY
3.4.2.5	in KZT	0,2%	min - 1500 KZT, max - 20 000 KZT. Payment orders are accepted for proceeding up to 4.00 p.m.

3.4.2.6	in RUB	0,1%	min - 300 RUB, max - 5 000 RUB. Payment orders are accepted for proceeding up to 4.00 p.m.
3.5	Incoming transfers	free of charge	
3.6	Inquiries on incoming and outgoing transfers / investigation/ amendments as per the customer's request	25 USD	Actual fees of third parties are paid additionally by the customer.
3.7	Money remittances via Western Union Payment system	according to the WU system tariffs	applicable only for individuals
4.	Cash transactions		
4.1	Cash deposit by account holder	free of charge	
4.2	Cash deposit by third parties	KGS 50	Applicable only for accounts of legal entities
4.3	Cash withdrawals against cash deposits	free of charge	amount above KGS 500 000 is subject to 1 working day prior notice
4.4	Cash withdrawals in KGS against remittances		amounts above KGS 500 000 are subject to 1 working day prior notice
4.4.1	- at the same value date	0,3%	min KGS 100
4.4.2	- next day after value date	0,2%	min KGS 101
4.4.3	- starting from the second banking day after value date	KGS 50	
4.5	Cash withdrawals in foreign currency against remittances:		
4.5.1	- USD	0,5%	min 1 USD, amounts from and above USD 100 000 are subject to 1 working day prior notice
4.5.2	- EUR	0,5%	min 1 EUR, amounts from and above EUR 50 000 are subject to 1 working day prior notice
4.5.3	- RUB	0,5%	min 50 RUB, amounts from and above RUB 1 000 000 are subject to 1 working day prior notice
4.6	Collection and encashment of cheques drawn on other foreign banks in USD and EUR	3%	min 75 USD per cheque, plus third party charges
4.7	Refund of unpaid cheque, accepted for collection	free of charge	Recovery of courier charges + third party actual charges
4.8	Disbursement of customer loans by cash	free of charge	
4.9	Old and damaged banknotes deposit in foreign currency	2-5%	depends on the level of damage
4.10	Deposit by cash for further money remittance	rate is set on daily basis	Fee is subject to the money market conditions
4.11	Verification of authenticity of banknotes in foreign currency	KGS 2	per 1 piece
5.	Transactions on Securities		
5.1	Consultations on information about the auction of securities (T-bills, T-bonds, NBKR notes)	free of charge	
5.2	Purchase of securities on behalf of legal entities, individual entrepreneurs	KGS 500	
5.3	Purchase of securities for individuals	KGS 300	
5.4	Providing results of securities auctions	free of charge	
6	Conversion operations		
6.1	Buying / selling cash / non-cash foreign currency	against current bank exchange rate	
7.	Operations with Elcard plastic cards		
7.1	Card account opening	free of charge	Min Balance on card account - KGS 200
7.2	Issuance / reissuance of card	KGS 70	within 5 banking days
7.3	Urgent Issuance / reissuance of card	KGS 350	within 3 banking days
7.4	Annual fee	free of charge	
7.5	Deposit on card account	free of charge	
7.6	Cash withdrawals:		records on transactions are proceed on card A/C next day
7.6.1	- within the branch ATM	free of charge	
7.6.2	- within ATM network of other banks	0,6%	
7.7	Payment for goods and services in trade and service enterprises	free of charge	
7.8	Interest rate on credit balance (% per annum)	0,00%	
7.9	Card account closing	KGS 50	
7.10	Commission for inquiries on the balance and mini-statement of the card account	5 KGS	per 1 inquiry
7.11	Utility payments through ATM	5 KGS	per 1 payment
7.12	Transfer of funds from Card account to another Card account, through an ATM	15 KGS	per 1 payment
7.13	SMS notification on card accounts	50 KGS	per month
7.14	Commission for return of cards issued by third-party banks withdrawn from ATM of NBP BB	KGS 200	within 3 banking days
7.15	Commission for return of cards issued by NBP BB, withdrawn from ATM of NBP BB	free of charge	within 3 banking days
7.16	Arrangement of financial claim to third banks at the request of the client	KGS 150	Period of investigation is 30 days. Third bank fees (if any) are refunded by the client.
7.17	Request for video surveillance at an ATM of a bank for controversial transactions carried out on a client's card account	KGS 150	
7.18	Installation and maintenance of POS-terminal	by negotiation	

8. Bank guarantee letters			
8.1	Issuance of bank guarantee letter against cash	0,03 % per quarter	min USD 20 per quarter, min total fee 50 USD, consideration period before issuance - 3 banking days
8.2	Urgent Issuance of bank guarantee letter against cash	0,03% per quarter + USD 50	min USD 20 per quarter, min total fee 100 USD, consideration period before issuance - 1 banking day
8.3	Issuance of bank guarantee letter against collateral excluding cash deposit	0,7 % per quarter	min USD 20 per quarter, min total fee 50 USD, consideration period before issuance - 3 banking days
8.4	Warranty confirmation	0,1%	min - 20 USD
8.5	Amendments in bank guarantee letter	50 USD	
8.6	Validity terms extension	50 USD	
8.7	Payment against bank guarantee letter on behalf of deposited funds	50 USD	
9. Credit transactions			
9.1	Consideration of loan proposals	free of charge	
9.2	For collateral registration with the State Competent Authorities , amendments to the registered collateral (for registration, amendment and termination of the right of claim on movable property)	KGS 200	charged when accepting movable property as collateral
9.3	Partial release, replacement of collateral	KGS 500	
9.4	Amendment of loan repayment schedule	KGS 100	not applicable against full repayment before maturity
9.5	Credit line opening	0,1% per quarter	Applicable for amount over USD 20,000 , max - USD 100
10. Letters of credit (L/C)			
10.1	Issuance of export L/C	от 0,5% до 0,2%	min - 100 USD, max - 1000 USD
10.2	L/C advising	100 USD	
10.3	Confirmation of L/C	0,1%	min - 50 USD, max - 200 USD
10.4	Amendments in L/C terms and conditions	50 USD	
10.6	Acceptance and checking of documents	0,2%	min - 50 USD
10.7	SWIFT and courier charges	actual	
11. Documentary collection			
11.1	Collection of documents without payment or acceptance	50 USD	plus actual courier charges
11.2	Amendments in documentary collection terms and conditions	25 USD	
11.3	Return of documents	25 USD	plus recovery of actual courier charges
12. Other bank facilities			
12.1	Preparation of payment order at the customer's request	60 KGS	Applicable for legal entities and private entrepreneurs
12.2	Issuance of certificates of account availability, balance of account	100 KGS	
12.3	Issuance of certificates of account turnover	150 KGS	
12.4	Issuance of certificates of account as per auditors request	200 KGS	
12.5	Inquiries in the archive record room for previous years as per the customer's request	300 KGS	
12.6	SMS notification on customer's account transaction	1 KGS	per 1 inquiry/ transaction, not applicable for ELCARD transactions
12.7	Copy of SWIFT confirmations as per the customer's request	15 KGS	per 1 piece
12.8	Issuance of duplicate documents	50 KGS	per 1 page

Notes:

1. The tariffs include tax on sale.
2. The bank may unilaterally revise / make amendments in tariffs.
3. The bank may introduce new commissions/ fees on the bank transactions which are not included to this list.
4. Bank's commissions/ fees may be paid in national currency (KGS) against official exchange rate set by NBKR.
6. The bank may apply individual approach and provide special tariffs subject to the price policy of the bank.
7. Postage and courier charges are subject of additional charges.