GENERAL TERMS AND CONDITIONS
APPLICABLE TO LEGAL ENTITIES AND PRIVATE ENTREPRENEURS comes into effect from 28.05.25.
Applicable for all branches&outlets in KR

№	TRANSACTION TYPE	Commissions
A	**BANK ACCOUNTS**	
1	**ACCOUNT OPENING**	
1,1	Opening of accounts under one Customer number except items 1.3, 1.4, 1.5 - the service includes FREE-OF CHARGE connection to corporate Internet Banking	700 kgs incl taxes
1,2	Openning of current accounts under one Customer number for one of the reasons: a) for credit products receipt; b) for pos-terminal and virtual pos-terminal installation; c) salary projects (min. 10 employees); d) state organizations; e)account opening for to connect QR payments	free-of-charge
1,3	Openning of accounts to private entrepreneur in national currency to receive payments under a salary project	free-of-charge
1,4	Opening and maintenance of escrow account	0,1% (min 14 000 KGS)
1,5	Opening and maintenance of recultivation account	500 KGS incl taxes
1,6	**COLLECTION OF PAYMENTS VIA QR CODING**	
1,6,1	QR-payments	0,75%
1,6,2	QR payment connection	free of charge
1,6,3	Merchant's staff training	free of charge
1,6,4	Providing of visual materials, paper materials	free of charge
1,6,5	Technical support, providing by DKIB	free of charge
2	**CORPORATE INTERNET BANKING**	
2,1	connection to the Internet Banking system "Full option" (*)	free-of-charge
2,2	connection to the Internet Banking system "Only-View option"	free-of-charge
2,3	annual maintenance ("Full Internet-Banking option" and "Only-View option")	free-of-charge
2,4	change of Identification Internet Number by customer's request	100 сом
4	**RETAIL Internet Banking for PE with single-level transaction**	**see GENERAL TERMS AND CONDITIONS , applicable to INDIVIDUALS**
5	**ACCOUNT MAINTENANCE**	
5,1	Maintenance of accounts under one customer number (monthly, in case of transaction/s within a month)	300 KGS or equivalent in foreign currency
5,2	Maintenance of accounts of state organizations	free-of-charge
5,3	Maintenance of accounts under one Customer number opened **only** for credit product receipt	free-of-charge
5,4	Maintenance of accounts under one Customer number opened **only** for pos-terminal installation	free-of-charge
6	**MINIMUM ACCOUNTS BALANCE**	500 KGS or equivalent in other currency
6,1	Minimum account balance for state organizations and salary projects	not applicable
7	**DKIB'S CHEQUE-BOOK ISSUANCE**	
7,1	Standard cheque-book (25 pages)	150 som
7,2	Continuous cheque-book (500 pages)	15 som per cheque
B	**CASH TRANSACTIONS**	
1	**CASH WITHDRAWAL IN NATIONAL CURRENCY (*)**	
1,1	- cash withdrawal of national currency(except item 1,2)	0,3% (min 150 KGS)
1,2	- cash withdrawal of national currency from customer account: a) for the earlier deposited amount b) after/before FX transaction c) via pos-terminals of DKIB by using Elcard cards of state organisations	free-of-charge
*	- cash withdrawal of national currency in the amount of COT (Cash order threshold -the maximum amount of cash which is given without a reservation) equal to 600 000 soms and above -cash withdrawal of national currency in big denomination (1 000, 5 000 KGS)	should be ordered till 15:00 p.m. 1(one) banking day prior to withdrawal
2	**CASH WITHDRAWAL IN FOREIGN CURRENCY (**)**	
2,1	**- cash withdrawal from customer account of foreign currency (except item 2,2) (**)**	
2,1,1	In USD	established daily
2,1,2	in EUR	
2,1,3	in RUB	
2,1,4	in KZT	
2,1,5	in TRY	
2,1,6	in CHF	
2,1,7	in GBP	
2,2	cash withdrawal of foreign currency from customer account a) within the earlier deposited amount b) in small dominated (5,10,20) or dilapidated banknotes, in case of banknotes are available	free-of-charge
**	cash withdrawal in foreign currency equal or above amount of COT (Cash order threshold - the maximum amount which is given without pre- order): - USD 20 000; - EUR 10 000; - RUB 500 000; - KZT 2 000 000; - TRY 5 000; - GBP 5 000; - CHF 5 000	can be executed within 2 (two) banking days by prior reservation. According to the market situation Bank has the right to increase execution term for the foreign currency withdrawal
3	**INTERNATIONAL PLASTIC CARDS (ENCASHMENT SERVICE THROUGH CASH AREA)**	
3,1	Withdrawal up to USD 5000	2% (min 10 USD)
3,2	Withdrawal over USD 5000	negotiable
4	**CASH DEPOSIT AND CASH COUNTING FEE IN NATIONAL CURRENCY**	
4,1	Cash deposit fee (excluding items 4,2 - 4,3 - 4,8)	free-of-charge
4,2	Cash deposit fee (excluding items 4,3 - 4,9) (if the account is replenished by a 3rd person) (***)	0.1% (min 20 KGS, max 2 000 KGS)
***	Cash deposit by 3rd party - PE or company / organisation	
4,3	Cash deposit fee for deposits in national currency to accounts opened with branches/outlets in other cities/towns	0.1% (min 150 KGS)
4,4	Cash deposit fee for deposits after 17:00 applicable to amounts equal to KGS 100 000 and over (calculated from whole amount)	0.1% (min 150 KGS)
4,5	Counting of banknotes at Customer request without further deposit to account	0.1% (min 150 KGS)
4,6	Counting of coins at Customer request without further deposit to account	1% (min 150 KGS)
4,7	Counting of cash of small denominations (banknotes of 20, 50 и 100 KGS)	Upto 10 000 KGS – free of charge, over – 0.1% from amt, min 50 KGS
4,8	Counting of cash of small denominations (coins)	Upto 5 000 KGS – free of charge, over – 1% from amt, min 50 KGS
4,9	Commission for sorting of banknotes/coins by nominal. Note: Bank reserves the right to accept or reject to sort cash by nominals. In case Bank accepts, fee for sorting shall be applied in the size indicated in items 4.7 and 4.7	Negotiable
5	**CASH DEPOSIT AND CASH COUNTING FEE IN FOREIGN CURRENCY**	
5,1	Cash deposit in Foreign Currency (excluding item 5,2 - 5,7)	free-of-charge
5,2	Cash deposit fee (CDF) in Foregn Currency in case of further money transfer, including book-to-book	CDF is established on daily basis and applied according to the fee set on the day of money transfer (including cash funds purchased by Bank's cash rate).
5,3	Cash deposit fee for deposits in foreign currency to accounts with branches/outlets in other cities/towns	0,1% (min 5 USD)
5,4	Cash deposit fee for deposits in national currency to accounts opened with branches/outlets in other cities/towns	0,1% (min 5 USD)
5,5	Cash deposit fee for deposits after 17:00, applicable to amounts equal to USD 1 500 and over (or equivalent in other foreign currency) (calculated from whole amount)	0,1% (min 5 USD)
5,6	Accepting of dilapidated and damaged FCY banknotes (in line with bank's set standards on acceptance of dilapidated bank notes)	1% from amt
5,7	Counting of banknotes at Customer request without further deposit to account	5 KGS per banknote, max USD 200
5,8	Commission for counting small denominated USD, EUR and RUB (bills with face value 5, 10, 20 - USD and EUR; 50, 100 - RUB), deposited on the account (** **)	1% from amt
5,9	Commission for counting of FCY cash funds in amount over USD 50 000 (or equivalent in other foreign currency) are deposited and withdrawn during the week (** **)	5 KGS per banknote, max USD 200
** **	Commission is not applied if 1) earlier cash deposit fee for deposits in foreign currency to accounts opened with branches/outlets in other cities/towns was applied; 2) cash funds are deposited to account for further overdraft closure. Bank does not accept the coins of foreign currencies	
C	**FOREIGN EXCHANGE OPERATIONS**	
1	purchasing/selling of foreign currency	free of charge, by current bank rate
2	currency exchange for amounts over FX order threshold (FX order threshold = equivalent of 500 000 KGS, unless otherwise provided by the Treasury)	will be executed within 1(one) banking day. Bank has the right to increase execution term for the foreign currency exchange
3	Purchase of dilapidated and damaged FCY banknotes	as per current rates plus 1% from amount
D	**MONEY TRANSFERS**	
1	**INCOMING MONEY TRANSFERS (*)**	
1,1	Crediting the Customer's account of the actually received amount	free-of-charge
1,2	Return of funds (IMT's) in case of absence of the beneficiary, account closed, by the request of the customer or in other cases at discretion of the Bank	
1,2,1	Up to USD 2 000 or equivalent in other currency (except EUR)	USD 20 or equivalent in other currency (except EUR)
1,2,2	over USD 2 000 or equivalent in other currency (except EUR)	USD 30 or equivalent in other currency (except EUR)
1,2,3	Up to EUR 2 000	EUR 20
1,2,4	over EUR 2 000	EUR 30
*	All costs related to the payments investigation, amendment to and cancellation of transfer, and issues regarding compliance, including costs of third parties, shall be paid by the customer	
2	**OUTGOING MONEY TRANSFERS (**)**	
2,1	**Transfers in Local Currency (for one payment order)**	
2,1,1	Payments executed during clearing hours from 9:00 AM till 11:00 AM through all branches/outlets of the bank (***)	up to 5 000 KGS - 5 KGS, from 5 001 KGS up to 100 000 - 55 KGS, from 100 001 KGS up to 500 000 KGS - 75 KGS, over 500 000 KGS -
***	1 payment (clearing) accepted in violation of the rules of the operational day of BCS (Bulk Clearing System)	standard commission plus penalty. Penalty amount for trasfers: up to 100 000 KGS - 250 KGS, from 100 001 KGS up to 500 000 KGS - 450 KGS

2,1,2	Payments executed during clearing hours from 9:00 AM till 11:45 AM via Internet banking	up to 5 000 KGS - 5 KGS, from 5 001 KGS up to 100 000 - 50 KGS, from 100 001 KGS up to 500 000 KGS - 60 KGS, over 500 000 KGS - 70 KGS
2,1,3	Payments executed during gross hours from 9:00 AM till 15:00 PM (Bishkek time) (till 14:00 on days prior to holidays) (** **)	165 KGS
** **	1 payment (GROSS) accepted in violation of the rules of the operational day of BCS (Bulk Clearing System)	standard commission plus 500 KGS
2,1,4	Payments executed during gross hours from 9:00 AM till 16:00 Bishkek time (till 15:00 on days prior to holidays) via Internet banking	150 KGS
2,1,5	Amendment to or cancellation of transfer (in national currency) after execution in operational system prepared in the form of letter or sent via gross	60 KGS
**	All costs related to the payments investigation, amendment to and cancellation of transfer, and issues regarding compliance, including costs of third parties, shall be paid by the customer	
2,2	**Transfers in US Dollars (*** **)**	
2,2,1	option **OUR** (correspondent bank(s) charges are at the expenses of remitter)	0,2% plus USD 20 SWIFT fee (min USD 95, max USD 350)
2,2,2	option **OUR** (correspondent bank(s) charges are at the expenses of remitter) **via INTERNET-BANKING**	0,2% plus USD 20 SWIFT fee (min USD 90, max USD 300)
2,2,3	option **BEN** (correspondent bank(s) charges are at the expenses of beneficiary)	60 USD
2,2,4	option **BEN** (correspondent bank(s) charges are at the expenses of beneficiary) **via INTERNET-BANKING**	50 USD
2,3	**Transfers in EURO (*** ***)**	
2,3,1	option **OUR** (correspondent bank(s) charges are at the expenses of remitter)	0,25% plus EUR 20 SWIFT fee (min EUR 50, max EUR 350)
2,3,2	option **OUR** (correspondent bank(s) charges are at the expenses of remitter) **via Internet Banking**	0,25% plus EUR 20 SWIFT fee (min EUR 40, max EUR 300)
2,3,3	option **BEN** (correspondent bank(s) charges are at the expenses of beneficiary)	0,1% plus EUR 10 SWIFT fee (min EUR 50, max EUR 200)
2,3,4	option **BEN** (correspondent bank(s) charges are at the expenses of beneficiary) **via INTERNET-BANKING**	0,1% plus EUR 10 SWIFT fee (min EUR 40, max EUR 150)
2,4	**Transfers in RUB/KZT (*** ***)**	**0.1% plus USD 5 SWIFT fee (min USD 20, max USD 200)**
2,5	**Transfers in CNY (*** ***)**	
2,5,1	option **OUR** (correspondent bank(s) charges are at the expenses of remitter)	0,2% plus USD 10 SWIFT fee (min USD 30, max USD 300)
2,5,2	option **BEN** (correspondent bank(s) charges are at the expenses of beneficiary)	0,1% plus USD 10 SWIFT fee (min USD 20, max USD 200)
2,6	**Transfers in other FCY**	
2,6,1	option **OUR** (correspondent bank(s) charges are at the expenses of remitter)	0,2% plus EUR 20 SWIFT fee (min EUR 40, max EUR 300)
2,6,2	option **BEN** (correspondent bank(s) charges are at the expenses of beneficiary)	0,1% plus EUR 10 SWIFT fee (min EUR 20, max EUR 200)
*** ***	Payments accepted from 9:00 to 16:00 are executed by the bank-"day to day"	
	Payments accepted after 16:00 are executed by the bank for an additional commission (p. 2.7)	
2,7	Additional commission for execution of payments in FCY accepted after 16:00	0,1% (min USD 20, max USD 100)
2,8	Processing of SWIFT Payments through Demir-Halk Bank if complete IBAN is not specified/incorrectly specified)	additional commission - 5000 KGS
2,9	Amendment to and Cancellation of Transfer (OGMT in FCY) after execution in operational system before execution in payment system	500 KGS
2,10	Amendments ,cancellation requests and investigations/inquiries of the transfer	40 USD + commission of the correspondent bank in case of issuing a commission for payment by the correspondent bank of Demir Bank (provided by the payment department) + commission of the correspondent bank of the receiving bank the in the case of
2,11	Return of funds (OGMTs) in case of absence of beneficiary, account closed, by the request of the customer or in other cases at discretion of the Bank	free of charge (DKIB credits actual amount received, i.e. minus correspondent banks charges)
2,12	Book-to-Book transfers	
2,12,1	in national currency	50 KGS
2,12,2	in foreign currency	100 KGS
2,12,3	in national currency via Internet Banking System	free-of-charge
2,12,4	in foreign currency via Internet Banking System	free-of-charge
2,12,5	between accounts of the same customer	free-of-charge
E	**COLLECTIONS**	
1	**CLEAN COLLECTIONS**	
1,1	**EXPORT**	
1,1,1	Acceptance of promissory notes, drafts and other payment documents for collection	0,2% (min USD 100) plus mail expenses
1,1,2	Collection of cheques (*)	0,5% (min USD 100) per cheque
*	DKIB has right to reject from collection of the cheques.	
1,2	**IMPORT**	
1,2,1	Advising of the clean collection	0,1% (min USD 25, max USD 100)
1,2,2	Delivery of financial documents (promissory notes, drafts, checks and other payment documents) for payment / acceptance	0,1% (min USD 50)
2	**DOCUMENTARY COLLECTIONS**	
2,1	**EXPORT**	
2,1,1	Acceptance of financial and commercial documents for collection (documents handling and preparation the collection instruction)	0,2% (min USD 100) plus mail expenses
2,2	**IMPORT**	
2,2,1	Advising of the documentary collection	0,1% (min USD 25, max USD 100)
2,2,2	Delivery of documents against:	
-	Payment by customer	0,1% (min USD 50)
-	Acceptance by customer	0,1% (min USD 50)
-	Free of payment (in case of relevant instruction)	USD 50
2,2,3	Inquires related to the documentary collections	USD 30
2,2,4	Return of unpaid documents	USD 50 plus mail expenses
2,2,5	Protest	USD 100 plus actual expenses
F	**DOCUMENTARY LETTERS OF CREDIT**	
1	**EXPORT**	
1,1	Pre-advising	USD 25
1,2	**Advising**	
1,2,1	Advising of the export LC	0,1% (min USD 100, max USD 500)
1,2,2	Advising of the amendments to the Export LC (for each amendment)	USD 50
1,3	Confirmation / Acceptance of draft / Negotiation of draft	negotiable
1,4	Checking of documents (each set)	0,3% (min USD 100, max USD 300) plus mail expenses USD 100
1,5	Cancellation of LC (upon consent of all other parties)	USD 100
1,6	Inquires related to the Export LC	USD 50
1,7	**Transfer:**	
1,7,1	- of the transferable letter of credit	0,1% (min USD 150, макс USD 2,000)
1,7,2	- of the amendments on transferable letter of credit	USD 100
1,7,3	Receipt of the documents and delivery to the Negotiating bank (in case of refusal of the Customer from checking of the documents)	USD 50 plus mail expenses
1,7,4	Expenses of third parties (banks), if any	by actual cost
2	**IMPORT**	

2,1	Consultation with LC draft preparation (shall be refundable by reducing commission for LC opening)	USD 100
2,2	Pre-Advising	USD 100
2,3	LC issuance arrangement	up to 1% from LC amount (min USD 50)
2,4	**LC opening:**	
2,4,1	In case of 100% of cash collateral	0,75% per quarter (min USD 250)
2,4,2	In case of other collateral (within the credit agreements)	up to 2% per quarter (min USD 250)
2,5	Amendment to LC (*)	USD 150 for each amendment
*	Bank will charge additional commission to be calculated and charged from difference, if changes are related to increase of amount and/or term of LC (items 2,4,1 and/or 2,4,2,)	
2,6	Checking of documents (each set)	0,3% (min USD 150, max USD 300)
2,7	Acceptance of Draft	negotiable
2,8	Cancellation of LC (upon consent of other parties)	USD 100
2,9	Discrepancy fee found while checking the documents and applicable to each set of the documents	USD 100
2,10	Confirmation by third party	negotiable
2,11	Inquires to the third parties related to the issuance, confirmation and payment of LC	USD 50
2,12	Expenses of third parties (banks), if any	by actual cost
G	**GUARANTEES**	
1	Pre-advising a guarantee	USD 25
2	LG arrangement fee	0,5 % from LG amount (min USD 20)
3	Tender LG (Bank format) issuance fee in case of 100% of cash collateral provision	0,4% per quarter (min USD 40)
4	Tender LG (Beneficiary format) issuance fee in case of 100% of cash collateral provision	0,6% per quarter (min USD 40)
5	Other types of LG (performance LG, payment LG,advance payment return LG and other) issuance fee in case of 100% of cash collateral provision	0,75% per quarter (min USD 50)
6	All types of LG issuance in case of other collateral provision	up to 2% per quarter (min USD 250)
7	Urgent LG issuance fee at same day in case of 100% of cash collateral provision or under the valid credit line	plus USD 25 to standard commissions
8	Amendment to LG (on paper) (*)	USD 50
9	Amendment to LG (via SWIFT) (*)	USD 150
*	Bank will charge additional commission to be calculated and charged from difference, if changes are related to increase of amount and/or term of LG (items 3 and/or 4 and/or 5 and/or 6)	
10	Indemnification	
10,1	Indemnification for account of the customer	USD 100
10,2	Indemnification for account of the bank (within the credit agreements)	negotiable
11	Avalizing of Promissory Notes	negotiable
12	Advising of LG, issued by other banks in favor of the Customer, without liability of the bank	0,1% (min USD 100, max USD 500)
13	Advising of the amendments to LG, issued by other banks in favor of the Customer, without liability of the bank	USD 100
14	Transmission of the Customer's claims for payment to the party issued the guarantee	USD 50
15	Inquires related to LGs (including via SWIFT)	USD 50
16	Expenses of third parties (banks), if any	by actual cost
H	**OPERATIONS WITH STATE SECURITIES - State Treasury Bills (GKB), Notes of the National Bank of the Kyrgyz Republic**	
1	Commission from transaction amount	0,2 % , min 250 KGS max 1 000 KGS
-	fund for purchasing of State Securities at auctions or at secondary market should be in Customer's account one working day before auction conduct day or transactions at secondary market.	
2	reporting of auction results (in case of approved application)	free-of-charge
I	**BANK SAFE BOX RENT**	
1	**Standard tariffs on bank safe box rent**	
	For Bishkek branches and outlets (except the branch "DKIB-Main")	
1	Small size	15 days - 1100 som, monthly - 1500 som
2	Medium size	15 days - 1500 som, monthly - 1800 som
3	Big size	15 days - 2200 som, monthly - 2600 som
	For branch "DKIB-Main"	
1	Small size	15 days - 1100 som, monthly - 1800 som
2	Medium size	15 days - 1500 som, monthly - 2100 som
3	Big size	15 days - 2200 som, monthly - 3000 som
	For branches/outlets of DKIB in other cities / localities	
1	Small size	15 days - 350 som, monthly - 750 som
2	Medium size	15 days - 750 som, monthly - 1100 som
3	Big size	15 days - 1100 som, monthly - 1500 som
2	**Other conditions**	
2,1	Pledge for keys to a bank safe box (*)	100 USD
*	Bank returns the pledge amount if there is no lease payment debt, Customer presents two identical keys to the box and other terms, described in Agreement	
J	**PAY-ROLL SERVICE**	free-of-charge
K	**CASH COLLECTION / DELIVERY SERVICE**	negotiable
L	**DIRECT DEBIT SERVICE**	
1	Collection of payments f/o utility/service company (DKIB is the processing bank of utility/service company)	upto 2%
2	Replenishment of account by third parties through "Payments automatization" project - Dealers payments	upto 1%
3	Monthly direct debit service fee	upto 10 000 KGS
4	Proceeding the payment for Utilities Company services	as per clearing transfer fee
M	**CREDIT PRODUCTS**	see General notes (8)
N	**DEPOSITS**	see General notes (9)
O	**POS-TERMINALS**	see General notes (10)
P	**E-COMMERCE**	see General notes (11)
Q	**VISA BUSINESS CARDS**	see General notes (12)
R	**OTHER SERVICES**	
1	**ACCOUNT STATEMENTS**	
1,1	Monthly	
1,1,1	-for legal entities	free-of-charge
1,1,2	-for private entrepreneurs (shall be printed by the order of the client not often than 1 time per month)	free-of-charge
1,2	Weekly	300 KGS monthly
1,3	Daily	500 KGS monthly
1,4	Automatic e-mail statements (monthly / weekly / daily, for users of the service "Internet Banking") and transactional notification service through	free-of-charge
1,5	Via SWIFT	
1,5,1	- monthly	USD 50 (monthly commission)
1,5,2	- weekly	USD 150 (monthly commission)
1,5,3	- daily or upon transaction	USD 250 (monthly commission)
2	**PRINTOUT FROM THE ACCOUNT(per 1 page)**	100 KGS, max 1 000 KGS
3	**PROVISION OF DUBLICATES OF PAYMENT DOCUMENTS (per 1 page)**	100 KGS
4	**OTHER DOCUMENTS SENT BY COURIER MAIL OUTSIDE OF KYRGYZSTAN**	USD 100
5	**REFERENCE LETTERS (*)**	
5,1	Handed over to the customer, or sent through mail inside the KR	700 KGS
5,2	Sent through courier mail outside of the KR	USD 100
*	Bank does not commit to the issuance of recommendation letters.	
6	**CONFIRMATION LETTERS:**	
6,1	Confirmation letter on opening/closing of account/s	free-of-charge
6,2	Second confirmation letter on account opening/closing	200 KGS (1 original)
6,3	Confirmations on account availability and account balance confirmations	200 KGS (1 original)
6,4	Confirmations, excluding confirmations on account availability and on account balance (availability/absence of credits, paid-in capital payment, etc.)	200 KGS (1 original)
6,5	Urgent confirmation letter (within 1 day), excluding on account/s opening/closing	300 KGS (1 original)
6,6	Confirmation on account availability and account balance to foreign embassies and other international organisations	
6,6,1	Normal (prepared for the next bank's day after the day when application has been submitted by the customer)	KGS 550 (including taxes)
6,6,2	Urgent (prepared during 2 hours in the day when application has been submitted by the customer)	KGS 700 (including taxes)
6,6,3	Duplicate of any confirmation, mentioned above (absolutely identical to the main confirmation or only differs from the basic language of confirmation	50% from the primary confirmation cost per each duplicate
6,7	Confirmation of account turnover in the form of letter	
6,7,1	- up to 1 year	300 KGS (1 original)
6,7,2	- from 1 year to 3 years	350 KGS (1 original)
6,7,3	- over 3 years till 2008	550 KGS (1 original)
6,7,4	- before 2008	800 KGS (1 original)
6,8	Confirmations to independent Auditors	

6,8,1	- handed over to the Customers	300 KGS
6,8,2	- sent via fax and/or by mail in Kyrgyzstan	300 KGS
6,8,3	- sent via fax outside of Kyrgyzstan	600 KGS
6,8,4	- sent by courier mail outside of Kyrgyzstan	USD 100
7	**TRANSFER (TELEX/ SWIFT/FAX/ TELEPHONE) CHARGES**	USD 30
8	**Execution of payments via bank's branches/outlets for for utilities services, subscribers' commission and etc.**	10 KGS

ieneral notes:

1 The present General Terms and Conditions are prepared and approved by "Demir Kyrgyz International Bank" CJSC for all banking products, provided to its customers.

2 General Terms and Conditions include, commissions, value date and other conditions applicable to all types of banking services and products provided by "Demir Kyrgyz International Bank" CJSC.

3 All commissions , except the commissions that do not indicate otherwise, are indicated without taxes. Taxes shall be charged by the Bank additionally as per the current Tax Code of KR.

4 Commissions indicated in foreign currency shall be charged in national currency at the rate of the National Bank of KR on the date of service provision.

5 The Bank has the right to establish special commissions different from set above for those customers, whose volume and transactions justify so, or depending on changes of the market conditions.

6 "Demir Kyrgyz International Bank" CJSC has the full right and authority to change Terms and Conditions fully or partially without prior notice to the customers at any time by placing new T&C in the branches' operational hall or in web-site of the Bank - www.demirbank.kg

7 Information on current applicable Terms and Conditions of "Demir Kyrgyz International Bank" CJSC shall be available at the customer's first demand.

8 Definition "Legal Entities" includes: legal entities residents and non-residents of KR, embassies and consular departments, branches and representative offices, international projects and organizations.

9 Interest rates and other conditions applicable to credit products are set in separate Addendum and shall be revised according to the market conditions.

10 Interest rates and other conditions applicable to demand and time deposits are set in separate Addendum and shall be revised according to the market conditions.

11 Terms and conditions applicable for pos-terminals and virtual pos-terminals serving are set in separate Addendum and shall be revised according to market conditions.

12 In case of Bank's advertising campaign ,which provides the service indicated in these tariffs on discount conditions or free of charge, the Bank will apply commissions, stipulated with the campaign and acting on the day of transaction.

Approved by Bank Management Members (based on Minutes of the BMM of "DKIB" CJSC № 9 , dd. 13.05.2025)