

Addendum №4 (to Section N) to GENERAL TERMS AND CONDITIONS of "DKIB" CJSC №29

Tariffs on transactions of Visa Business international payment cards for legal entities and private entrepreneurs, applicable in all branches of "DKIB" CJSC, valid from September 24, 2026

Approved by Bank Management based on Minutes of BMM № 15 dd 23/09/2026

№	TYPES OF TRANSACTIONS	Commissions
1	Card issuance, reissuance and maintenance	
1.1.	Card issuance	500 KGS
1.1.1.	expiration date	free of charge
1.1.2.	its loss, damage	500 KGS
1.1.3.	urgent issue of the card within one (1) working day in Bishkek	1 000 KGS
1.2.	PIN code reissuance	free of charge
1.3.	Annual card maintenance fee	KGS 1 500
1.4.	Card blocking/unblocking in "DKIB" CJSC	free of charge
1.5.	Card closing in "DKIB" CJSC	free of charge
1.6.	Urgent return of card captured by ATM of DKIB in Bishkek within 1 (one) bank day	
1.6.1.	in branch /outlet/ on the territory of the branch/outlet	• In the same banking day of card captured by ATM - KGS 500. In case of confirmation that the capture was due to ATM faults - free of charge; • without urgency - free of charge
1.6.2.	in the village, which has a branch /outlet (outside the territory of the branch /Bank's outlet)	within 24 hours** from the time when card was captured by ATM - KGS 1 000; within 48 hours ** - KGS 500; If on the moment when customer apply to the Bank the card was already delivered to branch/outlet of the Bank, this commission is not applicable. • without urgency - free of charge;
** Excluding weekends and holidays		
2	Card transactions via Bank devices	
2.1.	Cash withdrawal:	
2.1.1.	from current account:	
-	via ATMs of "DKIB" CJSC (in KGS)***	free of charge
-	via POS-terminals of "DKIB" CJSC (in KGS)***	n/a
-	via other banks' ATMs and POS terminals	n/a
2.1.2.	from credit limit:	
-	via ATMs of "DKIB" CJSC (in KGS)***	free of charge
-	via POS-terminals of "DKIB" CJSC (in KGS)***	free of charge
-	via other banks' ATMs and POS terminals	1% (min KGS 250)
2.1.3.	from overbalance :	
-	via ATMs of "DKIB" CJSC (in KGS)***	free of charge
-	via POS-terminals of "DKIB" CJSC (in KGS)***	n/a
-	via other banks' ATMs and POS terminals	1% (min KGS 250)
*** For credit cards cash withdrawal of USD via ATMs of "DKIB" CJSC is not available, but there is possibility to make ATM debit operations (to withdraw money in USD) using credit card via ATMs of "DKIB" CJSC		
2.2.	Non-cash payments for goods and services via POS-terminals of "DKIB" CJSC and other banks	free of charge
2.3.	Balance inquiry via ATMs of "DKIB" CJSC network	free of charge
2.4.	Balance inquiry via ATMs of other banks	KGS 60
2.5.	Monthly statements sent to e-mail indicated in application	free of charge
2.6.	PRINTOUT FROM THE ACCOUNT (per 1 page)	100 KGS, max 1 000 KGS
2.7.	Inquiry of additional card operations' details, made via POS-terminals, ATMs of other banks	250 KGS
2.8.	Interest rate for technical overdraft	0% p. a.
2.9.	Interest rate for used credit limit for cash withdrawals	28,8% p. a. including taxes
-	Effective interest rate	32,92% p.a.
	In case of late payment for used credit limit	
2.9.1.	Interest rate applied to past-due principle amount	28,8% p. a. including taxes
2.9.2.	Penalty for delayed payment of accrued interest	28,8% p. a. including taxes
2.10.	Penalty for delayed payment of commissions and other fees including uncompensated Bank's expenses	0,5% from delayed amount for each day of delay
3	Card daily limits via DKIB devices	
3.1.	Operations on the current account (with access to the "payment for account statement" and with the link to the current account)	
3.1.1.	Daily limit for cash withdrawal in ATMs: 1. Maximum limit for one transaction - KGS 40 000; 2. Maximum limit for withdrawal in one ATM - KGS 100 000	400 000 KGS

3.1.2.	Interbank money transfer in ATMs via customer's accounts	500 000 KGS
3.1.3.	Currency exchange in ATMs - daily limit	400 000 KGS (total limit for several ATMs, limit for 1 ATM varies from 50 000 KGS to 200 000 KGS)
3.1.4.	Payments for goods and services via POS-terminals	400 000 KGS
3.1.5.	Total daily limit on all operations	1 400 000 KGS
3.2.	Operations on credit limit	
3.2.1.	Daily limit for cash withdrawal in ATMs: 1. Maximum limit for one transaction - 40 000 KGS; 2. Maximum limit for withdrawal in one ATM - 100 000 KGS	400 000 KGS
3.2.2.	Payments for goods and services via POS-terminals	400 000 KGS
3.2.3.	Total daily limit on all operations	800 000 KGS
4	Business card conditions	
4.1.	Credit limit currency	KGS
4.2.	Term	36 months
4.3.	Cards with credit limit WITHOUT COLLATERAL	
4.3.1.	Limit is established If the customer account has been active working during 6 months	
4.3.2.	Maximum limit - 30% of regular monthly account turnover	
4.3.3.	* Limit from KGS 5 000 is established by the decision of the Credit Committee	
4.4.	Cards with credit limit WITH COLLATERAL	
4.4.1.	Credit card limit from 5 000 KGS with cash collateral is equal to credit card limit plus 10%	
4.4.2.	Credit card limit from 100 000 KGS with collateral in form movable/immovable property	
4.4.3.	Commission for change or partial release of collateral	up to 100 USD
4.5.	Cards without credit limit	
4.5.1.	Minimum total limit for the company = 50 KGS with limit for 1 credit card = KGS 1	
4.5.2.	Card is provided with the opportunity to link to the current account	
5	Notes:	
5.1.	The Bank has the right to change this conditions and establish special conditions	
5.2.	In case of Bank's advertising campaign with issuance and/or annual maintenance of card on discount conditions or free of charge, the Bank will apply commissions, stipulated with the campaign and acting on the day of card issuance	
5.3.	All above mentioned commissions do not include taxes. Taxes are taken by the Bank additionally according to the current Tax Code of KR	

Familiarized / accepted: _____

Date: _____