

New version of amendment to GENERAL TERMS AND CONDITIONS of "DKIB" CJSC #26 valid from 03/05/2021. Version is valid from 21/12/2021
To amend section D part 2 "SWIFT TRANSFERS (MONEY TRANSFERS IN FCY)" to GENERAL TERMS AND CONDITIONS of "DKIB" CJSC #26 and to amend as following:

No	Service name	Commissions / conditions
D	MONEY TRANSFERS IN FOREIGN CURRENCY	
2	SWIFT TRANSFERS (MONEY TRANSFERS IN FCY)*	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
2.1	via bank's branches/outlets in	
2.1.1	US Dollars	
	OUR**	0.2% plus USD 20 commission for SWIFT (min USD 30, max USD 350)
	BEN***	USD 30
2.1.2	EURO	
	OUR**	
	to Germany	0.15% plus EUR 15 commission for SWIFT (min EUR 20, max EUR 200)
	to other countries	0.2% plus EUR 20 commission for SWIFT (min EUR 40, max EUR 300)
	BEN***	EUR 30
2.1.3	RUB, KZT (OUR**)	0.1% plus USD 10 commission for SWIFT (min USD 20, max USD 300)
2.1.4	CNY	
	OUR**	0.2% plus USD 10 commission for SWIFT (min USD 30, max USD 300)
	BEN***	0.1% plus USD 10 commission for SWIFT (min USD 20, max USD 200)
2.1.5	other FCY	
	OUR**	0.2% plus EUR 20 commission for SWIFT (min EUR 40, max 300 EUR)
	BEN***	0.1% plus EUR 10 commission for SWIFT (min EUR 20, max EUR 200)
	(*) - Payments, accepted from 9:00 till 12:00, are executed with the Same Day Value. Payments, accepted from 13:00 till 16:00, are executed with the Next Day Value. Payments in JPY are always executed with the Next Day Value.	
	Payments, accepted from 13:00 till 16:00, with the Same Day Value (with bank's approval)	plus 0.1% to each above transfer commission
2.1.7	Amendment to or cancellation of OGMT after its execution in operational bank's system before sending via SWIFT system	KGS 400
2.2	via Internet-Banking in	
2.2.1	US Dollars	
	Normal	
	OUR**	0.2% plus USD 20 commission for SWIFT (min USD 30, max USD 350)
	Urgent	
	OUR**	0.2% plus USD 20 commission for SWIFT (min USD 30, max USD 350)
2.2.2	EURO	
	Normal	
	OUR**	0.2% plus EUR 15 commission for SWIFT (min EUR 30, max EUR 400)
	BEN***	0.1% (min EUR 10, max EUR 400)
	Urgent	
	OUR**	0.2% plus EUR 15 commission for SWIFT (min EUR 35, max EUR 400)
	BEN***	0.1% (min EUR 15, max EUR 400)
	(**) - Correspondent bank(s) charges are at the expenses of remitter	
	(***) - Correspondent bank(s) charges are at the expenses of beneficiary	
	Normal transfer is the option when transfer value date is on the 2th bank's working day after transaction date. Transaction date is always bank's working day.	
	Urgent transfer is the option when transfer value date is on the next bank's working day after transaction date. Transaction date is always bank's working day.	
2.2.3	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 amt received, i.e. minus corr. banks charges)
2.2.4	Amendments, cancellation requests and investigations/inquiries of the outgoing transfer	commission of correspondent bank (presented by payment department) and plus additionally USD 40
General 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. The terms and conditions include commissions, value dates and other conditions applicable for all types of banking services and products provided by DKIB to the customers.	
2.	All commissions are indicated without taxes. Taxes are charged by the Bank additionally as per the current Tax Code of KR.	
3.	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.	
4.	CJSC "Demir Kyrgyz International Bank" however has full right and authority to change Terms and Conditions in whole or in some of the part without prior notice to the customers at any time by placing such changes in the operational hall or in the Web-site of the Bank - www.demirbank.kg	
5.	Information on current applicable Terms and Conditions of DKIB is available at the customer's first demand.	
6.	Terms and conditions for collections, documentary credits, guarantees for individuals are similar to the terms and conditions for this type of services, applicable to legal entities and private entrepreneurs.	
7.	Terms and conditions for payment cards servicing, interest rates and other conditions for cash loans, interest rates for demand and time deposits both in KGS and other (foreign) currencies, tariffs and conditions for Campus project (including campus cards issuance and servicing), "Receiving digital notifications" service will be set by the Bank in separate addendums and revised time to time according to the market conditions. Tariffs and conditions of "Receiving digital notifications" service will be valid starting from the service will be implemented/developped.	
8.	The Bank has right to establish commissions and fees different from set above, for those customers, whose volume and transactions justify so, or depending on other factors, as for instance, changes of the market conditions.	

Approved by Bank Management Members (based on Minutes of the BMM of "DKIB" CJSC)