# DEMIR KYRGYZ INTERNATIONAL BANK Cash Deposit & Withdrawal fees are valid starting from 02.12.2024 till next updating

# Cash deposit fee of DKIB

In Bis	shkek brand	ches
Currency	Com	Conditions
USD	0,00%	\$0 - \$30.000
EUR	1,00%	€0-€30.000
GBP	1,00%	£0-500
CHF	3,00%	CHF 0 - 500
TRY	1,00%	TRY 0 - 500
RUB	3,00%	till RUB 500
KZT	3,00%	till KZT 1 mio.

#### Cash withdrawal fee of DKIB

In	Bishkek branch	es
Currency	Com	Conditions
USD	1,00%	
EUR	0,70%	
GBP	2,00%	£0-500
CHF	0,60%	CHF 0 - 500
TRY	1,00%	TRY 0 - 500
RUB	0,00%	till RUB 500
KZT	0,60%	till KZT 1 mio.

#### Cash withdrawal fee of DKIB

	In ATM
Currency	Commission
USD	1,00%
International c	ards (ATMPOS cash register terminals)
USD (Visa)	3%
KGS (Visa)	2%
USD (MasterCard)	3%
KGS (MasterCard)	3%
Cards of other Banks	s of the KG (ATM/POS cash register terminals)
USD (Visa)	3%
KGS (Visa)	2%
USD (MasterCard)	3%
KGS (MasterCard)	3%

# Cash deposit fee of DKIB

In othe	r region bra	nches
Currency	Com	Conditions
USD	0,00%	\$0 - \$30.000
EUR	1,00%	€0 - €30.000
GBP	1,00%	
CHF	3,00%	
TRY	3,00%	
RUB	3,00%	till RUB 500
KZT	3,00%	till KZT 1 mio.

### Cash withdrawal fee of DKIB

In ot	her region bran	ches
Currency	Com	Conditions
USD	1,00%	
EUR	0,70%	
GBP	2,00%	
CHF	0,60%	
TRY	0,60%	
RUB	0,00%	till RUB 500
KZT	0,60%	till KZT 1 mio.

# Cash deposit fee of DKIB

In AT	· M
Currency	Commission
KGS	0,00%
USD	0,00%

	№ 26 GENERAL TERMS AND CONDITIONS of "DEMIR KYRGYZ INTERNATIONAL BANK" CJSC, ap	oplicable to INDIVIDUALS, valid in all Bank s units starting from January 09, 2023
	To amend sections "O"section 7 of GENERAL TERMS AND CON	
	Service name	Commissions / conditions
A 1	Accounts under one Customer number ACCOUNT OPENING IN ANY CURRENCY	
	Opening of accounts under one Customer number to individuals, except item 1.2	KGS 300
1.1	Opening of accounts under one customer number to individuals, except item 1.2	NGS 500
1.2	Openning of accounts under one Customer number for one of the reasons for: a)pensioners b) disabled persons c) salary project staff d) for credit products receipt e) opening additional accounts to an existing client number	Free of charge
1.3	Opening and maintenance of escrow account	0,1% (min 14 000 KGS)
2	ACCOUNT MAINTENANCE (monthly)	
2.1	National currency (KGS) account	Free of charge
2.2	Multi-currency account (in case of transactions on any foreign currency account/s; excluding the transaction of accrual of interest on a time deposit)	KGS 50
3	MINIMUM ACCOUNT BALANCE	
3.1	National currency (KGS) account	N/R
3.2	Multi-currency account	KGS 500
В	CASH TRANSACTIONS/ CASH TRANSACTIONS	
1	CASH WITHDRAWAL IN NATIONAL CURRENCY IN BANK BRANCHES	
1.1	<ul> <li>- salary project staff / campus project participants</li> <li>- pensioners</li> <li>- people with disabilities</li> <li>- cash withdrawals of funds received earlier through the international fast money transfer systmes (excluding cash withdrawals via plastic cards)</li> <li>- for amounts received as "DKIB" CJSC loan in spite of the location of the branch of the Bank, where cash withdrawal is to be made</li> <li>- in case of a failure of the ATM located in CJSC "DKIB" branch</li> <li>- in case the card was captured by ATM (by application)</li> <li>- purchased by customer to the Bank cash/non-cash rate</li> <li>- on inter-branch money transfers without account opening (on passport data)</li> </ul>	Free of charge
1.2	from the Bank account of a customer, before received to this account in the form of a money transfer (transfer from	up to 40 000 KGS - 0,5% (min 50 KGS),
<u> </u>	other bank, book-to-book transfer (excluding book-to-book transfers on own accounts))	more 40 000 KGS - 0,3% (min 50 KGS)
1.3	when funds were deposited earlier to this account in cash form (including replenishments via "DKIB" CJSC ATMs/payment terminals)	up to 40 000 KGS - 0,5% (min 50 KGS), more 40 000 KGS - Free of charge
	via cash-area POS-terminals through "Elcard" local plastic cards, issued by other banks	Free of charge (the bank - issuer of the card can charge additional commission)
1.4	(*) - cash withdrawals in: - national currency of big denomination (KGS 1 000, KGS 5 000) and	are executed by prior reservation (till 15:00 p.m. for national currency) before 1 (one) banking day, herewith "DKIB"
	- the amounts over COT (cash order threshold): KGS 600 000	CJSC has a right to increase execution term for the withdrawals
2	CASH WITHDRAWAL IN FOREIGN CURRENCY IN BANK BRANCHES	
	- cash withdrawals of funds received earlier through the international fast money transfer systmes (excluding cash	
2.1	withdrawals via plastic cards) - on inter-branch money transfers without account opening (on passport data)	Free of charge
2.2	- salary projects staff receiving funds in foreign currency (salaries, royalties, subsistence allowance, etc.)	Defined on daily basis
2.3	from the Bank account of a customer, before received to this account in the form of a money transfer/purchased by	customer to the Bank non-cash rate
2.3.1	In USD	
2.3.2	in EUR	
		<b>.</b>

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	in RUB	Defined on daily basis
-	in KZT	,
2.3.5	in TRY	
2.3.6	in CHF	
2.3.7	in GBP	
2.4	previously deposited to the account in cash	
2.4.1	In USD	Free of charge
2.4.2	in other foreign currency	Free of charge
	(*) - cash withdrawals in: - the amounts over COT (cash order threshold): USD 20 000 / EUR 10 000 / RUB 500 000 / KZT 2 000 000 / TRY 5 000 / GBP 5 000 / CHF 5 000	are executed by prior reservation (till 15:00 p.m. for national currency) before 1 (one) banking day, herewith "DKIB" CJSC has a right to increase execution term for the withdrawals
3	CASH WITHDRAWAL IN ATMS in USD	
3.1	cash withdrawals in the ATM network of "Kompanion Bank" CJSC on plastic cards, issued by "DKIB"	Free of charge
3.2	USD cash withrawals in the ATM network of "DKIB" CJSC on international plastic Visa cards and MasterCard, issued by "DKIB" CJSC	Defined on daily basis
3.3	cash withdrawals in the ATM's of DKIB through international payment cards Visa and MasterCard issued by foreign banks	Defined on daily basis
4	INTERNATIONAL PLASTIC CARDS ( CASH WITHDRAWAL SERVICES VIA THE BANK'S CASH AREAS)	
4.1	via POS-terminals through international plastic Visa cards, MasterCard, issued by other banks*	Defined on daily basis
	*The bank - issuer of the card has the right to charge additional commission.	
5	CASH DEPOSI FEE IN NATIONAL CURRENCY IN BANK BRANCHES	
5.1	if funds are deposited to own account and to the third parties accounts, opened in the branch of the Bank within the territory of the same administrative unit of KR, excluding: '-salary project staff / campus project participants - pensioners - people with disabilities	up to 40 000 KGS - 0,5% (min 50 KGS),
	<ul> <li>outgoing money transfers through the international fast money transfer systmes</li> <li>loan/credit card repayment</li> <li>in case of a failure of the ATM located in CJSC "DKIB" branch</li> <li>in case the card was captured by ATM (by application)</li> </ul>	more 40 000 KGS - Free of charge
5.2	If funds are deposited to own account and to the third parties accounts, opened in the branch of the Bank within the territory of <b>other administrative unit of KR</b>	0,1% (min 50 KGS)
5.3	On "Demir Transfer (inter-branch money transfers without account opening (on passport data)). Maximum amount of sending per day per recipient of 200 000 som or equivalent in another currency	0,1% (min 50 KGS)
	CASH COUNTING FEE IN NATIONAL CURRENCY	
6.1	Commission for counting/enlarging banknote/coins at the request of the customer	
6.1.1	in denominations of 1 KGS, 3 KGS, 5 KGS, 10 KGS and banknotes of 20 KGS	1% from the amount (min KGS 50)
7	CASH DEPOSI FEE IN NATIONAL CURRENCY VIA DEVICES	
7.1	in the ATM network of "DKIB" CJSC to Visa cards, MasterCard, issued by "DKIB" CJSC: - daily replenishment limit in the same ATM: KGS 100 000* - daily replenishment limit per the same customer - KGS 400 000 * - denomination of banknotes: KGS 200/500/1000/2000/5000	Free of charge
7.2	in payment terminals of JSC " DKIB"	Free of charge
	*(USD equivalent)	
8	CASH DEPOSIT FEE IN FOREIGN CURRENCY IN	

Finds are deposited on one account and its the find parties accounts, opened on the branch of the Bank width the territory of the same administrative unit of IX, excluding:  - salary projects staff readings from in fronting rearrang systems, or the project of the same		I if fineds are described to some execute and to the third positive execute execute in the base has been firstly that the	writon, of the come administrative unit of I/D avaluating
sugging money transfers through the international fair transet provides systems.  In case the card was explained by ATIM by application   - book-book-book transfers on one account of the systems of the			rritory of the same administrative unit of KK, excluding:
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in case the card was optimed by ATM folly application) - bunker book transfers on one account  in USD  1.1 in USD  1.2 in instruction for further furting currency  if funds are deposited for USD SWIT transfer purpose in the amounts up to USD 800, in case the commission of 8.1 and applied  and a service statem up to City OLYS—19, from USD 5), the Commission for this item of the specifically deposited amounts on a popied  3.2 if funds are deposited for USD SWIT transfer purpose up in the amounts were then USD 500.0  3.3 if funds are deposited for USD SWIT transfer purpose up in the amounts more than USD 500.0  3.4 if funds are deposited for USD SWIT transfer purpose up in the amounts more than USD 500.0  3.5 if funds are deposited for USD SWIT transfer purpose up in the amounts more than USD 500.0  3.6 if funds are deposited for USD SWIT transfer purpose up in the amounts more than USD 500.0  3.6 if funds are deposited for USD SWIT transfer purpose up in the amounts more than USD 500.0  3.6 if funds are deposited for USD SWIT transfer purpose up in the amounts more than USD 500.0  3.6 if funds are deposited for USD SWIT transfer purpose up in the amounts more than USD 500.0  3.6 if funds are deposited for USD SWIT transfer purpose up in the amounts more than USD 500.0  3.6 if funds are deposited for USD 500 VITE transfer purpose up in the amounts more than USD 500.0  3.6 if funds are deposited for USD 500 VITE transfer purpose up in the amounts more than USD 500.0  3.6 if funds are deposited for USD 500 VITE transfer purpose up in the amounts more than USD 500.0  3.6 if funds are deposited for USD 500 VITE transfer purpose up in the amounts are than USD 500.0  3.6 if funds are deposited for USD 500 VITE transfer purpose up in the amounts were than USD 500.0  3.6 if funds are deposited for USD 500 VITE transfer purpose up in the amounts were than USD 500.0  3.6 if funds are deposited for USD 500 VITE transfer purpose up in the amounts were than USD 500.0  3.6 if funds are deposited for USD 500 VITE transfer purpo	8.1	1 , , , , , , , , , , , , , , , , , , ,	
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8.1.1   in JoSP   Defined on daily basis			
activate foreign currency	Q 1 1		Defined on daily basis
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not applied  not be fulfully, prich septing of usual by issuits and septing from the amounts more than USD 600.  8.3 If funds are deposited for USD SWIFT transfer purpose up in the amounts more than USD 600.  8.4 On "Gemin Transfer" inter-branch money transfers without account opening (on passport data).  Maximum daily amount to be sent per the same recipient is KGS 200 000  8.4.1 In USD  8.4.2 In USB  8.4.3 In RUB  9.15 Kmin 2 FUR)  8.5.4.3 In RUB  9.15 Kmin 2 FUR)  8.5.4.3 In RUB  9.15 Kmin 2 FUR)  8.5 Bank's standards about accepting dilapidated, <i>smudge</i> and damaged USD, EUR, RUB, KZT, GBP banknotes (according to the Sacount or in case of exchange transscions, when they are credited to the client's account, or exchange operations  9.2 CASH DEPOSI FEE In OREIGN CURRENCY VIA DEVICES:  - daily replecishment limit in the same ATM: KCS 500 000 *  - denormation of banknotes: USD 20/59/100  10.10 CASH COUNTING FEE IN OREIGN CURRENCY  10.10 Commission for counting small denormated USD, EUR, RUB, KZT, banknotes (banknotes) with nominal value 20 and the second the patients when the same customer - KS 400 000 *  - denormation of banknotes: USD 20/59/100  10.10 Commission for counting small denormated USD, EUR, RUB, KZT, banknotes (banknotes with nominal value 20 and the second in a counting small denormated USD, EUR, RUB, KZT, banknotes (banknotes with nominal value 20 and the second in a counting small denormated USD, EUR, RUB, KZT banknotes (banknotes with nominal value 20 and the second in a counting small denormated USD, EUR, RUB, KZT banknotes (banknotes with nominal value 20 and the second in a counting small denormated USD, EUR, RUB, KZT banknotes (banknotes with nominal value 20 and the second in a counting small denormated USD, EUR, RUB, KZT banknotes (banknotes with nominal value 20 and the second in a counting small denormated USD, EUR, RUB, KZT banknotes (banknotes with nominal value 20 and the second in a counting small denormated USD, EUR, RUB, KZT banknotes (banknotes with nominal value 20 and the secon	0.2		is established on daily basis and applied according to the fee set on the day of the money transfer (is also executed
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8.4   Maximum daily amount to be sent per the same recipient is KGS 200 000   0.3% (min USD 2)   0.3% (min	8.3	If funds are deposited for USD SWIFT transfer purpose up in the amounts more than USD 600.	
Maximum daily amount to be sent per the same recipient is KGS 200 000		On "Demir Transfer" inter-branch money transfers without account opening (on passport data).	
BA-12   In EUR   0.1% (min 120 BUR)	8.4		
BA-12   In EUR   0.1% (min 120 BUR)	8.4.1	In USD	0.1% (min USD 2)
8.4.4 In KZT  Commission for accepting dilapidated, <i>smudge</i> and damaged USD, EUR, RUB, KZT, GBP bankmotes (according to the Bank's standards about acceptance of dilipidated and damaged bankmotes) while crediting them to the customer's account or in case of exchange transactions, when they are credited to the client's account, or exchange operations  *Equivalent in other currency  9	8.4.2	in EUR	
Commission for accepting dilapidated, <i>smudge</i> and damaged USD, EUR, RUB, KZT, GBP banknotes (according to the Bank's standards about acceptance of dilipidated and damaged banknotes) while crediting them to the customer's account or in case of exchange transactions, when they are credited to the client's account, or exchange operations  *Equivalent in other currency  9	8.4.3	in RUB	
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8.5 sand's standards about acceptance of dilipidated and damaged banknotes) while crediting them to the customer's account or in case of exchange transactions, when they are credited to the client's account, or exchange operations  *Equivalent in other currency  9. CASH DEPOSI FEI IN FOREIGN CURRENCY VIA DEVICES  In the ATM network of "DKIB" CJSC to Visa cards, MasterCard, issued by "DKIB" CJSC:  - daily replenishment limit in the same customer - KGS 400 000 *  - daily replenishment limit per the same customer - KGS 400 000 *  - denomination of banknotes: USD 20/50/100  * USD equivalent  10. CASH COUNTING FEE IN FOREIGN CURRENCY  Commission for counting small denominated USD, EUR, RUB, KZT banknotes (banknotes with nominal value 20 and less), while crediting them to the customer's account of the commission for counting foreign currency banknotes by the Bank without crediting the customer account / with crediting the account in amount over USD 500 000 (or equivalent in other foreign currency) and withdrawal from the account during the week.  10. Carding the account in amount over USD 50 000 (or equivalent in other foreign currency) and withdrawal from the account during the week.  11. Carding the account in amount over USD 50 000 (or equivalent in other foreign currency) and withdrawal from the account during the week.  12. Carding the account in amount over USD 50 000 (or equivalent in other foreign currency) and withdrawal from the account during the week.  13. Wa banks branches/Outles  14. Va banks branches/Outles  15. Detween customer's accounts  16. Free of charge  17. Va banks branches/Outles  18. Va banks branches/Outles  19. Value in the counts of foreign currency and the accounts of the foreign exchange (business) and th		Constitution for a service of the character of the constitution of the character of the cha	
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*Equivalent in other currency  9	8.5	1	170
9 CASH DEPOSI FEE IN FOREIGN CURRENCY VIA DEVICES  in the ATM network of *DKIB** CISC to Visa cards, MasterCard, Issued by "DKIB** CISC:			
in the ATM network of "DKIB" CISC to Visa cards, MasterCard, issued by "DKIB" CISC: - daily replenishment limit in the same ATM: KGS 100 000 * - denomination of banknotes: USD 20/50/100  * USD equivalent  10 CASH COUNTING FEE IN FOREIGN CURRENCY  Commission for counting small denominated USD, EUR, RUB, KZT banknotes (banknotes with nominal value 20 and less), while crediting them to the customer's account  Commission for counting foreign currency banknotes by the Bank without crediting the customer account / with crediting the account in amount over USD 50 000 (or equivalent in other foreign currency) and withdrawal from the account during the week  Bank does not accept the coins of foreign currencies  Foreign exchange (buy/sell) of the amounts over FX order threshold (FX order threshold is equal to the equivalent of KGS 500 000, unless other threshold is provided by the Treasury of the Bank)  ONEY TRANSFERS IN NATIONAL CURRENCY  1.1 BOKAT-BOOK TRANSFERS  1.1.1 between customer's accounts  Free of charge  CLEARING/GROSS TRANSFERS  CLEARING/GROSS TRANSFERS  Free of charge  CLEARING/GROSS TRANSFERS  Free of charge  CLEARING/GROSS TRANSFERS  CLEARING/GROSS TRANSFERS  Free of charge  CLEARING/GROSS TRANSFERS			
9.1 - daily replenishment limit in the same ATM: KGS 100 000 * - daily replenishment limit in the same customer - KGS 400 000 * - denomination of banknotes: USD 20/50/100  * USD equivalent  10.1 Commission for counting small denominated USD, EUR, RUB, KZT banknotes (banknotes with nominal value 20 and less), while crediting them to the customer's account  Commission for counting foreign currency banknotes by the Bank without crediting the customer account / with crediting the week  Bank does not accept the coins of foreign currencies  Foreign exchange (buy/sell) of the amounts over VSD 50 000 (or equivalent in other foreign currency) and withdrawal from the account during the week  Bank does not accept the coins of foreign currencies  Foreign exchange (buy/sell) of the amounts over FX order threshold (FX order threshold is equal to the equivalent of KSS 500 000, unless other threshold is provided by the Treasury of the Bank)  C MONBY TRANSFERS IN NATIONAL CURRENCY  1 BOOK-TO-BOOK TRANSFERS  1.1.1 between customer's accounts  1.2 via bank's branches/outlets  1.3 via bank's branches/outlets  1.4 via bank's branches/outlets  1.5 via thernet/Mobile Banking  Free of charge  CLEARING/GROSS TRANSFERS  CLEARING/GROSS TRANSFERS  Free of charge  CLEARING/GROSS TRANSFERS	9	CASH DEPOSI FEE IN FOREIGN CURRENCY VIA DEVICES	
- daily replenishment limit per the same customer - KGS 400 000 * - denomination of banknotes: USD 20/50/100  * USD equivalent  10. CASH COUNTING FEE IN FOREIGN CURRENCY  Commission for counting small denominated USD, EUR, RUB, KZT banknotes (banknotes with nominal value 20 and less), while crediting them to the customer's account  Commission for counting foreign currency banknotes by the Bank without crediting the customer account / with account during the week  Bank does not accept the coins of foreign currency and withdrawal from the account during the week  Bank does not accept the coins of foreign currency and withdrawal from the account during the week  Bank does not accept the coins of foreign currency and withdrawal from the account during the week  Bank does not accept the coins of foreign currency of the Bank)  C MONEY TRANSFERS IN NATIONAL CURRENCY  1 BOOK-TO-BOOK TRANSFERS  1.1 Via bank's branches/outlets  1.1.1 between customer's accounts  Free of charge  1.1.2 to the third parties' accounts  Free of charge  C LEARING/GROSS TRANSFERS  C LEARING/GROSS TRANSFERS  Free of charge  LEARING/GROSS TRANSFERS  Free of charge  C LEARING/GROSS TRANSFERS  Free of charge  C LEARING/GROSS TRANSFERS			
- daily replenishment limit per the same dustomer - KGS 400 000 ° - denomination of banknotes: USD 20/50/100 °  * USD equivalent  10.1 CASH COUNTING FEE IN FOREIGN CURRENCY  10.2 Commission for counting small denominated USD, EUR, RUB, KZT banknotes (banknotes with nominal value 20 and less), while crediting them to the customer's account Commission for counting foreign currency banknotes by the Bank without crediting the customer account / with account during the week  Bank does not accept the coins of foreign currencies  Foreign exchange (buy/sell) of the amounts over FX order threshold (FX order threshold is equal to the equivalent of KGS 500 000, unless other threshold is provided by the Treasury of the Bank)  1.1 BOOK-TO-BOOK TRANSFERS  1.2 Via bank's branches/outlets  1.3 via bank's branches/outlets  1.4 via Dank's branches/outlets  1.5 via Dank's branches/outlets  1.6 (SS 15)  Free of charge  LEARING/GROSS TRANSFERS	9 1		Free of charge
* USD equivalent  10 CASH COUNTING FEE IN FOREIGN CURRENCY  10.1 Commission for counting small denominated USD, EUR, RUB, KZT banknotes (banknotes with nominal value 20 and less), while crediting them to the customer's account  10.2 Commission for counting foreign currency banknotes by the Bank without crediting the customer account / with conditing the account during the week  Bank does not accept the coins of foreign currencies  Foreign exchange (buy/sell) of the amounts over FX order threshold (FX order threshold is equal to the equivalent of KGS 500 000, unless other threshold is provided by the Treasury of the Bank)  11 BOOK-TO-BOOK TRANSFERS  1.1 Via bank's branches/outlets  1.1.1 between customers's accounts  1.2 to the third parties' accounts  1.3 via DKIB's ATMs  Free of charge  1.4 LEARING/GROSS TRANSFERS  CLEARING/GROSS TRANSFERS  1.5 LEARING/GROSS TRANSFERS  CLEARING/GROSS TRANSFERS	J	L daily replanishment limit per the same customer - KGS 100 000 *	
Commission for counting small denominated USD, EUR, RUB, KZT banknotes (banknotes with nominal value 20 and less), while crediting them to the customer's account  Commission for counting foreign currency banknotes by the Bank without crediting the customer account / with crediting the account in amount over USD 50 000 (or equivalent in other foreign currency) and withdrawal from the account during the week  Bank does not accept the coins of foreign currencies  Foreign exchange (buy/sell) of the amounts over EX order threshold (FX order threshold is equal to the equivalent of KGS 500 000, unless other threshold is provided by the Treasury of the Bank)  C MONEY TRANSFERS IN NATIONAL CURRENCY  1 BOOK-TO-BOOK TRANSFERS  1.1.1 via bank's branches/outlets  1.1.1 via bank's branches/outlets  1.1.2 via Internet/Mobile Banking  1.2 via Internet/Mobile Banking  VIA DKIB'S ATMS  Free of charge  C LEARING/GROSS TRANSFERS  CLEARING/GROSS TRANSFERS			
10.1 Commission for counting small denominated USD, EUR, RUB, KZT banknotes (banknotes with nominal value 20 and less), while crediting them to the customer's account  Commission for counting foreign currency banknotes by the Bank without crediting the customer account / with crediting the account in amount over USD 50 000 (or equivalent in other foreign currency) and withdrawal from the account during the week  Bank does not accept the coins of foreign currencies  Foreign exchange (buy/sell) of the amounts over FX order threshold (FX order threshold is equal to the equivalent of KGS 500 000, unless other threshold is provided by the Treasury of the Bank)  C MONEY TRANSFERS IN NATIONAL CURRENCY  BOOK-TO-BOOK TRANSFERS  1.1. via bank's branches/outlets  1.1.1 between customer's accounts  1.1.2 to the third parties' accounts  KGS 15  Free of charge  1.2 via Internet/Mobile Banking  Free of charge  C LEARING/GROSS TRANSFERS			
10.1   less), while crediting them to the customer's account   176     Commission for counting foreign currency banknotes by the Bank without crediting the customer account / with crediting the account in amount over USD 50 000 (or equivalent in other foreign currency) and withdrawal from the account during the week     Bank does not accept the coins of foreign currencies   Foreign exchange (buy/sell) of the amounts over FX order threshold (FX order threshold is equal to the equivalent of KGS 500 000, unless other threshold is provided by the Treasury of the Bank)		- denomination of banknotes: USD 20/50/100	
10.1   less), while crediting them to the customer's account   176     Commission for counting foreign currency banknotes by the Bank without crediting the customer account / with crediting the account in amount over USD 50 000 (or equivalent in other foreign currency) and withdrawal from the account during the week     Bank does not accept the coins of foreign currencies   Foreign exchange (buy/sell) of the amounts over FX order threshold (FX order threshold is equal to the equivalent of KGS 500 000, unless other threshold is provided by the Treasury of the Bank)	10	- denomination of banknotes: USD 20/50/100  * USD equivalent	
10.2 crediting the account in amount over USD 50 000 (or equivalent in other foreign currency) and withdrawal from the account during the week  Bank does not accept the coins of foreign currencies  11 Foreign exchange (buy/sell) of the amounts over FX order threshold (FX order threshold is equal to the equivalent of KGS 500 000, unless other threshold is provided by the Treasury of the Bank)  C MONEY TRANSFERS IN NATIONAL CURRENCY  1 BOOK-TO-BOOK TRANSFERS  1.1 via bank's branches/outlets  1.1.1 between customer's accounts  1.1.2 to the third parties' accounts  1.2 via Internet/Mobile Banking  1.3 via DKIB's ATMs  Free of charge  CLEARING/GROSS TRANSFERS  Free of charge  CLEARING/GROSS TRANSFERS		- denomination of banknotes: USD 20/50/100  * USD equivalent  CASH COUNTING FEE IN FOREIGN CURRENCY	
account during the week  Bank does not accept the coins of foreign currencies  11		- denomination of banknotes: USD 20/50/100  * USD equivalent  CASH COUNTING FEE IN FOREIGN CURRENCY  Commission for counting small denominated USD, EUR, RUB, KZT banknotes (banknotes with nominal value 20 and less), while crediting them to the customer's account	
Bank does not accept the coins of foreign currencies  foreign exchange (buy/sell) of the amounts over FX order threshold (FX order threshold is equal to the equivalent of KGS 500 000, unless other threshold is provided by the Treasury of the Bank)  are executed by prior reservation before 1 (one) banking day, herewith "DKIB" CJSC has a right to increase execution term for the foreign exchange  MONEY TRANSFERS IN NATIONAL CURRENCY  1.1 via bank's branches/outlets  1.1.1 between customer's accounts  1.1.2 to the third parties' accounts  1.2 via Internet/Mobile Banking  1.3 via DKIB's ATMs  CLEARING/GROSS TRANSFERS  CLEARING/GROSS TRANSFERS	10.1	- denomination of banknotes: USD 20/50/100  * USD equivalent  CASH COUNTING FEE IN FOREIGN CURRENCY  Commission for counting small denominated USD, EUR, RUB, KZT banknotes (banknotes with nominal value 20 and less), while crediting them to the customer's account  Commission for counting foreign currency banknotes by the Bank without crediting the customer account / with	
Foreign exchange (buy/sell) of the amounts over FX order threshold (FX order threshold is equal to the equivalent of KGS 500 000, unless other threshold is provided by the Treasury of the Bank)  C MONEY TRANSFERS IN NATIONAL CURRENCY  1 BOOK-TO-BOOK TRANSFERS  1.1 via bank's branches/outlets  1.1.1 between customer's accounts  1.1.2 to the third parties' accounts  1.2 via Internet/Mobile Banking  7 via DKIB'S ATMS  C LEARING/GROSS TRANSFERS  TRANSFERS  Tree of charge  C LEARING/GROSS TRANSFERS	10.1	- denomination of banknotes: USD 20/50/100  * USD equivalent  CASH COUNTING FEE IN FOREIGN CURRENCY  Commission for counting small denominated USD, EUR, RUB, KZT banknotes (banknotes with nominal value 20 and less), while crediting them to the customer's account  Commission for counting foreign currency banknotes by the Bank without crediting the customer account / with crediting the account in amount over USD 50 000 (or equivalent in other foreign currency) and withdrawal from the	1%
KGS 500 000, unless other threshold is provided by the Treasury of the Bank)   execution term for the foreign exchange	10.1	- denomination of banknotes: USD 20/50/100  * USD equivalent  CASH COUNTING FEE IN FOREIGN CURRENCY  Commission for counting small denominated USD, EUR, RUB, KZT banknotes (banknotes with nominal value 20 and less), while crediting them to the customer's account  Commission for counting foreign currency banknotes by the Bank without crediting the customer account / with crediting the account in amount over USD 50 000 (or equivalent in other foreign currency) and withdrawal from the account during the week	1%
C MONEY TRANSFERS IN NATIONAL CURRENCY  1 BOOK-TO-BOOK TRANSFERS  1.1 via bank's branches/outlets  1.1.1 between customer's accounts  1.1.2 to the third parties' accounts  1.2 via Internet/Mobile Banking  1.3 via DKIB's ATMs  CLEARING/GROSS TRANSFERS  Free of charge  7 CLEARING/GROSS TRANSFERS	10.1	- denomination of banknotes: USD 20/50/100  * USD equivalent  CASH COUNTING FEE IN FOREIGN CURRENCY  Commission for counting small denominated USD, EUR, RUB, KZT banknotes (banknotes with nominal value 20 and less), while crediting them to the customer's account  Commission for counting foreign currency banknotes by the Bank without crediting the customer account / with crediting the account in amount over USD 50 000 (or equivalent in other foreign currency) and withdrawal from the account during the week  Bank does not accept the coins of foreign currencies	1%  KGS 5 per each banknote (max USD 200)
1.1 via bank's branches/outlets 1.1.1 between customer's accounts 1.1.2 to the third parties' accounts 1.2 via Internet/Mobile Banking 1.3 via DKIB's ATMs CLEARING/GROSS TRANSFERS  Evident TRANSFERS    Tree of charge	10.1	- denomination of banknotes: USD 20/50/100  * USD equivalent  CASH COUNTING FEE IN FOREIGN CURRENCY  Commission for counting small denominated USD, EUR, RUB, KZT banknotes (banknotes with nominal value 20 and less), while crediting them to the customer's account  Commission for counting foreign currency banknotes by the Bank without crediting the customer account / with crediting the account in amount over USD 50 000 (or equivalent in other foreign currency) and withdrawal from the account during the week  Bank does not accept the coins of foreign currencies  Foreign exchange (buy/sell) of the amounts over FX order threshold (FX order threshold is equal to the equivalent of	1%  KGS 5 per each banknote (max USD 200)  are executed by prior reservation before 1 (one) banking day, herewith "DKIB" CJSC has a right to increase
1.1via bank's branches/outlets1.1.1between customer's accountsFree of charge1.1.2to the third parties' accountsKGS 151.2via Internet/Mobile BankingFree of charge1.3via DKIB's ATMsFree of charge2CLEARING/GROSS TRANSFERS	10.1 10.2	- denomination of banknotes: USD 20/50/100  * USD equivalent  CASH COUNTING FEE IN FOREIGN CURRENCY  Commission for counting small denominated USD, EUR, RUB, KZT banknotes (banknotes with nominal value 20 and less), while crediting them to the customer's account  Commission for counting foreign currency banknotes by the Bank without crediting the customer account / with crediting the account in amount over USD 50 000 (or equivalent in other foreign currency) and withdrawal from the account during the week  Bank does not accept the coins of foreign currencies  Foreign exchange (buy/sell) of the amounts over FX order threshold (FX order threshold is equal to the equivalent of KGS 500 000, unless other threshold is provided by the Treasury of the Bank)	1%  KGS 5 per each banknote (max USD 200)  are executed by prior reservation before 1 (one) banking day, herewith "DKIB" CJSC has a right to increase
1.1.1     between customer's accounts     Free of charge       1.1.2     to the third parties' accounts     KGS 15       1.2     via Internet/Mobile Banking     Free of charge       1.3     via DKIB's ATMs     Free of charge       2     CLEARING/GROSS TRANSFERS	10.1 10.2 11 C	- denomination of banknotes: USD 20/50/100  * USD equivalent  CASH COUNTING FEE IN FOREIGN CURRENCY  Commission for counting small denominated USD, EUR, RUB, KZT banknotes (banknotes with nominal value 20 and less), while crediting them to the customer's account  Commission for counting foreign currency banknotes by the Bank without crediting the customer account / with crediting the account in amount over USD 50 000 (or equivalent in other foreign currency) and withdrawal from the account during the week  Bank does not accept the coins of foreign currencies  Foreign exchange (buy/sell) of the amounts over FX order threshold (FX order threshold is equal to the equivalent of KGS 500 000, unless other threshold is provided by the Treasury of the Bank)  MONEY TRANSFERS IN NATIONAL CURRENCY	1%  KGS 5 per each banknote (max USD 200)  are executed by prior reservation before 1 (one) banking day, herewith "DKIB" CJSC has a right to increase
1.1.2 to the third parties' accounts KGS 15  1.2 via Internet/Mobile Banking Free of charge  1.3 via DKIB's ATMs Free of charge  2 CLEARING/GROSS TRANSFERS	10.1 10.2 11 C	- denomination of banknotes: USD 20/50/100  * USD equivalent  CASH COUNTING FEE IN FOREIGN CURRENCY  Commission for counting small denominated USD, EUR, RUB, KZT banknotes (banknotes with nominal value 20 and less), while crediting them to the customer's account  Commission for counting foreign currency banknotes by the Bank without crediting the customer account / with crediting the account in amount over USD 50 000 (or equivalent in other foreign currency) and withdrawal from the account during the week  Bank does not accept the coins of foreign currencies  Foreign exchange (buy/sell) of the amounts over FX order threshold (FX order threshold is equal to the equivalent of KGS 500 000, unless other threshold is provided by the Treasury of the Bank)  MONEY TRANSFERS IN NATIONAL CURRENCY  BOOK-TO-BOOK TRANSFERS	1%  KGS 5 per each banknote (max USD 200)  are executed by prior reservation before 1 (one) banking day, herewith "DKIB" CJSC has a right to increase
1.3 via DKIB's ATMs Free of charge  2 CLEARING/GROSS TRANSFERS	10.1 10.2 11 C 1 1.1	- denomination of banknotes: USD 20/50/100  * USD equivalent  CASH COUNTING FEE IN FOREIGN CURRENCY  Commission for counting small denominated USD, EUR, RUB, KZT banknotes (banknotes with nominal value 20 and less), while crediting them to the customer's account  Commission for counting foreign currency banknotes by the Bank without crediting the customer account / with crediting the account in amount over USD 50 000 (or equivalent in other foreign currency) and withdrawal from the account during the week  Bank does not accept the coins of foreign currencies  Foreign exchange (buy/sell) of the amounts over FX order threshold (FX order threshold is equal to the equivalent of KGS 500 000, unless other threshold is provided by the Treasury of the Bank)  MONEY TRANSFERS IN NATIONAL CURRENCY  BOOK-TO-BOOK TRANSFERS  via bank's branches/outlets	1%  KGS 5 per each banknote (max USD 200)  are executed by prior reservation before 1 (one) banking day, herewith "DKIB" CJSC has a right to increase execution term for the foreign exchange
2 CLEARING/GROSS TRANSFERS	10.1 10.2 11 C 1 1.1 1.1.1	- denomination of banknotes: USD 20/50/100  * USD equivalent  CASH COUNTING FEE IN FOREIGN CURRENCY  Commission for counting small denominated USD, EUR, RUB, KZT banknotes (banknotes with nominal value 20 and less), while crediting them to the customer's account  Commission for counting foreign currency banknotes by the Bank without crediting the customer account / with crediting the account in amount over USD 50 000 (or equivalent in other foreign currency) and withdrawal from the account during the week  Bank does not accept the coins of foreign currencies  Foreign exchange (buy/sell) of the amounts over FX order threshold (FX order threshold is equal to the equivalent of KGS 500 000, unless other threshold is provided by the Treasury of the Bank)  MONEY TRANSFERS IN NATIONAL CURRENCY  BOOK-TO-BOOK TRANSFERS  via bank's branches/outlets  between customer's accounts	1%  KGS 5 per each banknote (max USD 200)  are executed by prior reservation before 1 (one) banking day, herewith "DKIB" CJSC has a right to increase execution term for the foreign exchange  Free of charge
	10.1 10.2 11 C 1.1 1.1.1 1.1.2 1.2	- denomination of banknotes: USD 20/50/100  * USD equivalent  CASH COUNTING FEE IN FOREIGN CURRENCY  Commission for counting small denominated USD, EUR, RUB, KZT banknotes (banknotes with nominal value 20 and less), while crediting them to the customer's account  Commission for counting foreign currency banknotes by the Bank without crediting the customer account / with crediting the account in amount over USD 50 000 (or equivalent in other foreign currency) and withdrawal from the account during the week  Bank does not accept the coins of foreign currencies  Foreign exchange (buy/sell) of the amounts over FX order threshold (FX order threshold is equal to the equivalent of KGS 500 000, unless other threshold is provided by the Treasury of the Bank)  MONEY TRANSFERS IN NATIONAL CURRENCY  BOOK-TO-BOOK TRANSFERS  via bank's branches/outlets  between customer's accounts to the third parties' accounts via Internet/Mobile Banking	1%  KGS 5 per each banknote (max USD 200)  are executed by prior reservation before 1 (one) banking day, herewith "DKIB" CJSC has a right to increase execution term for the foreign exchange  Free of charge KGS 15 Free of charge
2.1 via bank's branches/outlets	10.1 10.2 11 C 1.1 1.1.1 1.1.2 1.2 1.3	- denomination of banknotes: USD 20/50/100  * USD equivalent  CASH COUNTING FEE IN FOREIGN CURRENCY  Commission for counting small denominated USD, EUR, RUB, KZT banknotes (banknotes with nominal value 20 and less), while crediting them to the customer's account  Commission for counting foreign currency banknotes by the Bank without crediting the customer account / with crediting the account in amount over USD 50 000 (or equivalent in other foreign currency) and withdrawal from the account during the week  Bank does not accept the coins of foreign currencies  Foreign exchange (buy/sell) of the amounts over FX order threshold (FX order threshold is equal to the equivalent of KGS 500 000, unless other threshold is provided by the Treasury of the Bank)  MONEY TRANSFERS IN NATIONAL CURRENCY  BOOK-TO-BOOK TRANSFERS  via bank's branches/outlets  between customer's accounts to the third parties' accounts via Internet/Mobile Banking via DKIB's ATMs	1%  KGS 5 per each banknote (max USD 200)  are executed by prior reservation before 1 (one) banking day, herewith "DKIB" CJSC has a right to increase execution term for the foreign exchange  Free of charge KGS 15 Free of charge
	10.1 10.2 11 C 1.1 1.1.1 1.1.2 1.2 1.3	- denomination of banknotes: USD 20/50/100  * USD equivalent  CASH COUNTING FEE IN FOREIGN CURRENCY  Commission for counting small denominated USD, EUR, RUB, KZT banknotes (banknotes with nominal value 20 and less), while crediting them to the customer's account  Commission for counting foreign currency banknotes by the Bank without crediting the customer account / with crediting the account in amount over USD 50 000 (or equivalent in other foreign currency) and withdrawal from the account during the week  Bank does not accept the coins of foreign currencies  Foreign exchange (buy/sell) of the amounts over FX order threshold (FX order threshold is equal to the equivalent of KGS 500 000, unless other threshold is provided by the Treasury of the Bank)  MONEY TRANSFERS IN NATIONAL CURRENCY  BOOK-TO-BOOK TRANSFERS  via bank's branches/outlets  between customer's accounts to the third parties' accounts via Internet/Mobile Banking via DKIB's ATMs	1%  KGS 5 per each banknote (max USD 200)  are executed by prior reservation before 1 (one) banking day, herewith "DKIB" CJSC has a right to increase execution term for the foreign exchange  Free of charge KGS 15 Free of charge

		up to KGS 5 000 - KGS 5,
		from KGS 5 001 up to KGS 100 000 – KGS 50,
2.1.1	are executed during clearing hours from 9:00 a.m. till 11:00 a.m.	from KGS 100 001 up to KGS 500 000 - KGS 60,
		over KGS 500 000 - KGS 70
2.4.2		
2.1.2	are executed during gross hours from 9:00 am till 15:00 pm (in day before holiday - till 14.00 pm)	KGS 165
		standard correspondent above commission (p. 2.1.1. of current section) plus penalty in the amount:
*	accepted in violation of the rules of the operational day of BCS (Bulk Clearing System)	up to KGS 100 000 - KGS 250,
. "	accepted in violation of the rules of the operational day of BC3 (Bulk Cleaning System)	from KGS 100 001 up to KGS 500 000 – KGS 450,
		over KGS 500 000 - KGS 600
**	accepted in violation of the rules of the operational day of BCS (Bulk Clearing System)	standard above commission plus KGS 500
	Amendment to or cancellation of transfer (in national currency) after execution in operational system (prepared in the	·
	form of letteror sent via gross)	KGS 60
	via Internet Banking	
221	via Internet-Banking	Free of charge
	(are executed during clearing hours from 9:00 a.m. till 11:45 a.m. )	
	are executed during gross hours from 9:00 am till 16:00 pm (in day before holiday - till 15:00 pm)	Free of charge
	Amendment to or cancellation of transfer (in national currency) after execution in operational system (prepared in the	KGS 60
	form of letteror sent via gross)	
	MONEY TRANSFERS IN FOREIGN CURRENCY BOOK-TO-BOOK TRANSFERS	
_	via bank's branches/outlets	
	·	From Colonia
	between customer's accounts	Free of charge
	to the third parties' accounts	KGS 120
	via Internet/Mobile Banking	Free of charge
1.3	via DKIB's ATMs	Free of charge
		All costs related to the payments investigation, amendment to and cancellation of transfer and issues regarding
2		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
		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	SWIFT TRANSFERS (MONEY TRANSFERS IN FCY)*	
<b>2.1</b> 2.1.1	SWIFT TRANSFERS (MONEY TRANSFERS IN FCY)* via bank's branches/outlets in	
<b>2.1</b> 2.1.1	SWIFT TRANSFERS (MONEY TRANSFERS IN FCY)*  via bank's branches/outlets in  US Dollars	compliance, including costs of third parties, shall be paid by the customer
<b>2.1</b> 2.1.1	SWIFT TRANSFERS (MONEY TRANSFERS IN FCY)*  via bank's branches/outlets in  US Dollars  OUR**	0.2% plus USD 20 SWIFT fee (min USD 75, max USD 450)
2.1.1	SWIFT TRANSFERS (MONEY TRANSFERS IN FCY)*  via bank's branches/outlets in  US Dollars  OUR** BEN***	0.2% plus USD 20 SWIFT fee (min USD 75, max USD 450)
2.1.1	SWIFT TRANSFERS (MONEY TRANSFERS IN FCY)*  via bank's branches/outlets in  US Dollars  OUR** BEN*** EURO	compliance, including costs of third parties, shall be paid by the customer  0.2% plus USD 20 SWIFT fee (min USD 75, max USD 450)  USD 50
2.1.1	via bank's branches/outlets in  US Dollars OUR** BEN*** EURO OUR**	compliance, including costs of third parties, shall be paid by the customer  0.2% plus USD 20 SWIFT fee (min USD 75, max USD 450)  USD 50  0.25% plus 20 EUR SWIFT fee (min 50 EUR, max 350 EUR)
2.1 2.1.1 2.1.2 2.1.2	via bank's branches/outlets in  US Dollars OUR** BEN*** EURO OUR** BEN*** BEN***	compliance, including costs of third parties, shall be paid by the customer  0.2% plus USD 20 SWIFT fee (min USD 75, max USD 450)  USD 50  0.25% plus 20 EUR SWIFT fee (min 50 EUR, max 350 EUR)  0.1% plus 10 EUR SWIFT fee (min 50 EUR, max 200 EUR)
2.1.2 2.1.2 2.1.3 2.1.4	via bank's branches/outlets in  US Dollars OUR** BEN*** EURO OUR** BEN*** RUB, KZT (OUR**)	compliance, including costs of third parties, shall be paid by the customer  0.2% plus USD 20 SWIFT fee (min USD 75, max USD 450)  USD 50  0.25% plus 20 EUR SWIFT fee (min 50 EUR, max 350 EUR)  0.1% plus 10 EUR SWIFT fee (min 50 EUR, max 200 EUR)
2.1.2 2.1.2 2.1.3 2.1.4	via bank's branches/outlets in  US Dollars OUR** BEN*** EURO OUR** BEN*** RUB, KZT (OUR**) CNY OUR** BEN***	compliance, including costs of third parties, shall be paid by the customer  0.2% plus USD 20 SWIFT fee (min USD 75, max USD 450)  USD 50  0.25% plus 20 EUR SWIFT fee (min 50 EUR, max 350 EUR)  0.1% plus 10 EUR SWIFT fee (min 50 EUR, max 200 EUR)  0.1% plus 10 USD SWIFT fee (min USD 20, max USD 300)
2.1.2 2.1.2 2.1.3 2.1.4 2.1.5	via bank's branches/outlets in  US Dollars  OUR** BEN*** EURO  OUR** BEN*** RUB, KZT (OUR**) CNY OUR** BEN*** TRY	compliance, including costs of third parties, shall be paid by the customer  0.2% plus USD 20 SWIFT fee (min USD 75, max USD 450)  USD 50  0.25% plus 20 EUR SWIFT fee (min 50 EUR, max 350 EUR)  0.1% plus 10 EUR SWIFT fee (min 50 EUR, max 200 EUR)  0.1% plus 10 USD SWIFT fee (min USD 20, max USD 300)  0.2% plus 10 USD SWIFT fee (min USD 30, max USD 300)  0.1% plus 10 USD SWIFT fee (min USD 20, max USD 200)
2.1.2 2.1.2 2.1.3 2.1.4 2.1.5	via bank's branches/outlets in  US Dollars  OUR** BEN*** EURO  OUR** BEN*** RUB, KZT (OUR**) CNY OUR** BEN*** TRY	compliance, including costs of third parties, shall be paid by the customer  0.2% plus USD 20 SWIFT fee (min USD 75, max USD 450)  USD 50  0.25% plus 20 EUR SWIFT fee (min 50 EUR, max 350 EUR)  0.1% plus 10 EUR SWIFT fee (min 50 EUR, max 200 EUR)  0.1% plus 10 USD SWIFT fee (min USD 20, max USD 300)  0.2% plus 10 USD SWIFT fee (min USD 30, max USD 300)
2.1.2 2.1.2 2.1.3 2.1.4 2.1.5	via bank's branches/outlets in  US Dollars  OUR** BEN*** EURO OUR** BEN*** RUB, KZT (OUR**) CNY OUR** BEN** TRY OUR**	compliance, including costs of third parties, shall be paid by the customer  0.2% plus USD 20 SWIFT fee (min USD 75, max USD 450)  USD 50  0.25% plus 20 EUR SWIFT fee (min 50 EUR, max 350 EUR)  0.1% plus 10 EUR SWIFT fee (min 50 EUR, max 200 EUR)  0.1% plus 10 USD SWIFT fee (min USD 20, max USD 300)  0.2% plus 10 USD SWIFT fee (min USD 30, max USD 300)  0.1% plus 10 USD SWIFT fee (min USD 20, max USD 200)
2.1.2 2.1.2 2.1.3 2.1.4 2.1.5 2.1.6	via bank's branches/outlets in  US Dollars  OUR** BEN*** EURO OUR** BEN*** RUB, KZT (OUR**) CNY OUR** BEN*** TRY OUR**	compliance, including costs of third parties, shall be paid by the customer  0.2% plus USD 20 SWIFT fee (min USD 75, max USD 450)  USD 50  0.25% plus 20 EUR SWIFT fee (min 50 EUR, max 350 EUR)  0.1% plus 10 EUR SWIFT fee (min 50 EUR, max 200 EUR)  0.1% plus 10 USD SWIFT fee (min USD 20, max USD 300)  0.2% plus 10 USD SWIFT fee (min USD 30, max USD 300)  0.1% plus 10 USD SWIFT fee (min USD 20, max USD 200)
2.1.2 2.1.2 2.1.3 2.1.4 2.1.5 2.1.6	via bank's branches/outlets in  US Dollars  OUR** BEN*** EURO  OUR** BEN*** RUB, KZT (OUR**) CNY OUR** BEN*** TRY OUR** OUR** BEN*** TRY OUR** OUR* OUR	compliance, including costs of third parties, shall be paid by the customer  0.2% plus USD 20 SWIFT fee (min USD 75, max USD 450)  USD 50  0.25% plus 20 EUR SWIFT fee (min 50 EUR, max 350 EUR)  0.1% plus 10 EUR SWIFT fee (min 50 EUR, max 200 EUR)  0.1% plus 10 USD SWIFT fee (min USD 20, max USD 300)  0.2% plus 10 USD SWIFT fee (min USD 30, max USD 300)  0.1% plus 10 USD SWIFT fee (min USD 20, max USD 200)  0.2% plus 150 TRY SWIFT fee (min 400 TRY, max 1200 TRY)
2.1.2 2.1.2 2.1.3 2.1.4 2.1.5 2.1.6	via bank's branches/outlets in  US Dollars  OUR** BEN*** EURO  OUR** BEN*** RUB, KZT (OUR**) CNY OUR** BEN*** TRY OUR** OUR** OUR** US Dollars  OUR** OUR* OUR	compliance, including costs of third parties, shall be paid by the customer  0.2% plus USD 20 SWIFT fee (min USD 75, max USD 450) USD 50  0.25% plus 20 EUR SWIFT fee (min 50 EUR, max 350 EUR) 0.1% plus 10 EUR SWIFT fee (min 50 EUR, max 200 EUR) 0.1% plus 10 USD SWIFT fee (min USD 20, max USD 300) 0.2% plus 10 USD SWIFT fee (min USD 30, max USD 300) 0.1% plus 10 USD SWIFT fee (min USD 20, max USD 200) 0.2% plus 150 TRY SWIFT fee (min 400 TRY, max 1200 TRY) 0.2% plus 20 USD SWIFT fee (min USD 80, max USD 450)
2.1.2 2.1.2 2.1.3 2.1.4 2.1.5 2.1.6 2.2 2.2.1	via bank's branches/outlets in  US Dollars  OUR** BEN*** EURO  OUR** BEN*** RUB, KZT (OUR**) CNY OUR** BEN*** TRY OUR** OUR* OUR	compliance, including costs of third parties, shall be paid by the customer  0.2% plus USD 20 SWIFT fee (min USD 75, max USD 450)  USD 50  0.25% plus 20 EUR SWIFT fee (min 50 EUR, max 350 EUR)  0.1% plus 10 EUR SWIFT fee (min 50 EUR, max 200 EUR)  0.1% plus 10 USD SWIFT fee (min USD 20, max USD 300)  0.2% plus 10 USD SWIFT fee (min USD 30, max USD 300)  0.1% plus 10 USD SWIFT fee (min USD 20, max USD 200)  0.2% plus 150 TRY SWIFT fee (min 400 TRY, max 1200 TRY)
2.1.2 2.1.2 2.1.3 2.1.4 2.1.5 2.1.6 2.2 2.2.1	SWIFT TRANSFERS (MONEY TRANSFERS IN FCY)*  via bank's branches/outlets in  US Dollars  OUR** BEN***  EURO  OUR** BEN***  RUB, KZT (OUR**)  CNY  OUR**  BEN***  TRY  OUR**  Via Internet/Mobile Banking in  US Dollars  OUR**  EURO	compliance, including costs of third parties, shall be paid by the customer  0.2% plus USD 20 SWIFT fee (min USD 75, max USD 450) USD 50  0.25% plus 20 EUR SWIFT fee (min 50 EUR, max 350 EUR) 0.1% plus 10 EUR SWIFT fee (min 50 EUR, max 200 EUR) 0.1% plus 10 USD SWIFT fee (min USD 20, max USD 300) 0.2% plus 10 USD SWIFT fee (min USD 30, max USD 300) 0.1% plus 10 USD SWIFT fee (min USD 20, max USD 200) 0.2% plus 150 TRY SWIFT fee (min 400 TRY, max 1200 TRY) 0.2% plus 20 USD SWIFT fee (min USD 80, max USD 450)
2.1.1 2.1.2 2.1.2 2.1.3 2.1.4 2.1.5 2.1.6 2.2 2.2.1	swift transfers (Money transfers in Fcy)*  via bank's branches/outlets in  US Dollars  OUR**  BEN***  EURO  OUR**  BEN***  RUB, KZT (OUR**)  CNY  OUR**  BEN***  TRY  OUR**  OUR**  BEN***  TRY  OUR**  OUR**  OUR**  OUR**  OUR**  OUR **  VIA Internet/Mobile Banking in  US Dollars  OUR**  EURO  OUR**	compliance, including costs of third parties, shall be paid by the customer  0.2% plus USD 20 SWIFT fee (min USD 75, max USD 450) USD 50  0.25% plus 20 EUR SWIFT fee (min 50 EUR, max 350 EUR) 0.1% plus 10 EUR SWIFT fee (min 50 EUR, max 200 EUR) 0.1% plus 10 USD SWIFT fee (min USD 20, max USD 300) 0.2% plus 10 USD SWIFT fee (min USD 30, max USD 300) 0.1% plus 10 USD SWIFT fee (min USD 20, max USD 200) 0.2% plus 150 TRY SWIFT fee (min 400 TRY, max 1200 TRY) 0.2% plus 20 USD SWIFT fee (min USD 80, max USD 450)
2.1.1 2.1.2 2.1.2 2.1.3 2.1.4 2.1.5 2.1.6 2.2 2.2.1 2.2.2	SWIFT TRANSFERS (MONEY TRANSFERS IN FCY)*  via bank's branches/outlets in  US Dollars  OUR**  BEN***  EURO  OUR**  BEN***  RUB, KZT (OUR**)  CNY  OUR**  BEN***  TRY  OUR**  OUR**  other FCY****  OUR**  via Internet/Mobile Banking in  US Dollars  OUR**  EURO  OUR**  EURO  OUR**  EURO  OUR**  EURO  OUR**  EURO  OUR**  DOLLARY  EURO  OUR**  TRY	compliance, including costs of third parties, shall be paid by the customer  0.2% plus USD 20 SWIFT fee (min USD 75, max USD 450)  USD 50  0.25% plus 20 EUR SWIFT fee (min 50 EUR, max 350 EUR)  0.1% plus 10 EUR SWIFT fee (min 50 EUR, max 200 EUR)  0.1% plus 10 USD SWIFT fee (min USD 20, max USD 300)  0.2% plus 10 USD SWIFT fee (min USD 30, max USD 300)  0.1% plus 10 USD SWIFT fee (min USD 20, max USD 200)  0.2% plus 150 TRY SWIFT fee (min 400 TRY, max 1200 TRY)  0.2% plus 20 USD SWIFT fee (min USD 80, max USD 450)  0.2% plus 20 USD SWIFT fee (min USD 60, max USD 400)
2.1.1 2.1.2 2.1.2 2.1.3 2.1.4 2.1.5 2.1.6 2.2 2.2.1 2.2.2	SWIFT TRANSFERS (MONEY TRANSFERS IN FCY)* via bank's branches/outlets in  US Dollars  OUR**  BEN***  EURO  OUR**  BEN***  RUB, KZT (OUR**)  CNY  OUR**  BEN***  TRY  OUR**  other FCY****  OUR**  via Internet/Mobile Banking in  US Dollars  OUR**  EURO  OUR**  EURO  OUR**  TRY  OUR**  OUR**  OUR TEMPORITE TO THE TRANSFERS IN FCY)*  OUR**  OUR TEMPORITE TO THE TRANSFERS IN FCY)*  OUR TEMPORITE TO THE TRANSFERS IN FCY)*  WI DATE TO THE TRANSFERS IN FCY)*  TRY  OUR**  OUR**  TRY  OUR**	compliance, including costs of third parties, shall be paid by the customer  0.2% plus USD 20 SWIFT fee (min USD 75, max USD 450)  USD 50  0.25% plus 20 EUR SWIFT fee (min 50 EUR, max 350 EUR)  0.1% plus 10 EUR SWIFT fee (min 50 EUR, max 200 EUR)  0.1% plus 10 USD SWIFT fee (min USD 20, max USD 300)  0.2% plus 10 USD SWIFT fee (min USD 30, max USD 300)  0.1% plus 10 USD SWIFT fee (min USD 20, max USD 200)  0.2% plus 150 TRY SWIFT fee (min 400 TRY, max 1200 TRY)  0.2% plus 20 USD SWIFT fee (min USD 80, max USD 450)  0.2% plus 20 USD SWIFT fee (min USD 60, max USD 400)
2.1.1 2.1.2 2.1.2 2.1.3 2.1.4 2.1.5 2.1.6 2.2 2.2.1 2.2.2	SWIFT TRANSFERS (MONEY TRANSFERS IN FCY)*  via bank's branches/outlets in  US Dollars  OUR**  BEN***  EURO  OUR**  BEN***  RUB, KZT (OUR**)  CNY  OUR**  BEN***  TRY  OUR**  US Dollars  OUR**  via Internet/Mobile Banking in  US Dollars  OUR**  EURO  OUR**  VIA Internet/Mobile Banking in  US Dollars  OUR**  TRY  OUR**  (**) - Correspondent bank(s) charges are at the expenses of remitter	compliance, including costs of third parties, shall be paid by the customer  0.2% plus USD 20 SWIFT fee (min USD 75, max USD 450) USD 50  0.25% plus 20 EUR SWIFT fee (min 50 EUR, max 350 EUR) 0.1% plus 10 EUR SWIFT fee (min 50 EUR, max 200 EUR) 0.1% plus 10 USD SWIFT fee (min USD 20, max USD 300) 0.2% plus 10 USD SWIFT fee (min USD 30, max USD 300) 0.1% plus 10 USD SWIFT fee (min USD 20, max USD 200) 0.2% plus 150 TRY SWIFT fee (min 400 TRY, max 1200 TRY) 0.2% plus 20 USD SWIFT fee (min USD 80, max USD 450)  0.2% plus 20 USD SWIFT fee (min USD 60, max USD 400) 0.25% plus 20 EUR SWIFT fee (min 45 EUR, max 350 EUR)
2.1.2 2.1.2 2.1.3 2.1.4 2.1.5 2.1.6 2.2 2.2.1 2.2.2 2.2.3	SWIFT TRANSFERS (MONEY TRANSFERS IN FCY)* via bank's branches/outlets in  US Dollars  OUR**  BEN***  EURO  OUR**  BEN***  RUB, KZT (OUR**)  CNY  OUR**  BEN***  TRY  OUR**  other FCY****  OUR**  via Internet/Mobile Banking in  US Dollars  OUR**  EURO  OUR**  EURO  OUR**  TRY  OUR**  OUR**  OUR TEMPORITE TO THE TRANSFERS IN FCY)*  OUR**  OUR TEMPORITE TO THE TRANSFERS IN FCY)*  OUR TEMPORITE TO THE TRANSFERS IN FCY)*  WI DATE TO THE TRANSFERS IN FCY)*  TRY  OUR**  OUR**  TRY  OUR**	compliance, including costs of third parties, shall be paid by the customer  0.2% plus USD 20 SWIFT fee (min USD 75, max USD 450) USD 50  0.25% plus 20 EUR SWIFT fee (min 50 EUR, max 350 EUR) 0.1% plus 10 EUR SWIFT fee (min 50 EUR, max 200 EUR) 0.1% plus 10 USD SWIFT fee (min USD 20, max USD 300) 0.2% plus 10 USD SWIFT fee (min USD 30, max USD 300) 0.1% plus 10 USD SWIFT fee (min USD 20, max USD 200) 0.2% plus 150 TRY SWIFT fee (min 400 TRY, max 1200 TRY) 0.2% plus 20 USD SWIFT fee (min USD 80, max USD 450)  0.2% plus 20 USD SWIFT fee (min USD 60, max USD 400) 0.25% plus 20 EUR SWIFT fee (min 45 EUR, max 350 EUR)

	Normal transfer is the option when transfer value date is on the 2th bank's working day after transaction date. Transact	ion 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. Transact	tion date is always bank's working day.
2.2.4	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)
2.3	Amendments, cancellation requests and investigations/inquiries of the outgoing transfer	commission of correspondent bank (presented by payment department) and plus additionally USD 40
3	INCOMING MONEY TRANSFER IN FOREIGN CURRENCY	All costs related to the payments investigation, amendment to and cancellation of transfer and issues regarding
2.1	Described arrange to the system of account via CMULT transfer	compliance, including costs of third parties, shall be paid by the customer
3.1	Received amount to the customer's account via SWIFT transfer	Free of charge
3.2	Return of transfers (IMT's) in case of absence of the beneficiary, account closing by the request of the customer or in o	
3.2.1	up to 20 USD/EUR and other currency	5 USD/EUR or equivalent in other currency
3.2.2	up to 20 till 50 USD/EUR and other currency	10 USD/EUR or equivalent in other currency
3.2.3	up to 50 USD/EUR till 2 000 USD/EUR or equivalent in other currency	20 USD/EUR or equivalent in other currency
3.2.4	up to 2 001 USD/EUR or equivalent in other currency	30 USD/EUR or equivalent in other currency
3.3	Amendments, cancellation requests and investigations/inquiries of the incoming transfer	commission of correspondent bank (presented by payment department) and plus additionally USD 20
4	FAST TRANSFERS	
4.1	"Unistream" / "Western Union" / "MoneyGram" / "Golden Crown"	according to the tariffs of the payment system at the moment of payment execution
E	CHECKS  DVIP/S STANDARD CHECK POOK ISSUANCE (ask, was a position of the Poul Management) (35 pages)	VCC 1F0
1 F	DKIB'S STANDARD CHECK-BOOK ISSUANCE (only upon permission of the Bank Management) (25 pages)  STATE SECURITIES (MFKR TREASURY BILLS, NBKR NOTES)	KGS 150
1	Opening of the custodial ("DEPO") account	Free of charge
	poperining of the custodian ( DET O ) account	The or charge
2	Maintenance of the custodial ("DEPO") account	Free of charge
3	Transactions with State securities* at primary and secondary markets (purchase of State securities by Bank for account	
3.1	up to KGS 50 000	KGS 250 som (for customers-residents - Free of charge)
3.2	from KGS 50 000	0,5% (max KGS 1 000) (for customers-residents - Free of charge)
4	Providing information about auction's results (in case of satisfied application)	Free of charge
	(*) – State securities: State treasury bills (issuer – Ministry of Finance of KR); State treasury bonds (issuer – Ministry of F	inance of KR); NBKR Notes (issuer – NBKR).
	(**) – Transactions at the primary market of State Securities include participation and purchase of State securities by Ba	nk on behalf of and at the expense of Customer at auctions of selling State securities, held by their issuers).
	(***) – Transactions at the secondary market of State Securities include any transactions with State securities accept tra	ansactions at the primary market of State Securities.
	(****) – in case of Bank's application approval at State securities auction - nominal amount of actually purchased State	securities: in case of transaction conducting at secondary market - nominal amount of actually purchased or sold
	State securities.	
	Funds for State securities purchase on auctions or at the secondary markets must be kept and/or transferred to Custom	er's account one husiness day before auction date or transaction date at the secondary
	market.	o. o abboance one basiness day before adollon date of transaction date at the secondary
G	REFERENCE LETTER / CONFIRMATION / POWER OF ATTORNEY/ACCOUNT STATEMENT	
1	Reference letters provided to customers or sent by post within KR (the Bank does not guarantee the issuance of	VCS C00
1	reference letters)	KGS 600
2	Confirmation issued to independent Auditors	KGS 240
3	Confirmation of account turnover on letter-head	
3.1	– till 1 year	KGS 120
3.2	– 1 - 3 years	KGS 180
3.3	– from 3 years and up	KGS 240
4	Confirmation on account availability and account balance to foreign embassies and other international organisations	
4		
-	normal* (prepared for the next bank's day after the day when application has been submitted by the customer)  urgent** (prepared during 2 hours in the day when application has been submitted by the customer)	KGS 500 (including taxes) KGS 700 (including taxes)

5	Confirmation on the first account opening and/or closing confirmation on account availability and/or account balance information other confirmations	
-	normal* (prepared for the next bank's day after the day when application has been submitted by the customer)	KGS 120
-	urgent** (prepared during 2 hours in the day when application has been submitted by the customer )	KGS 360
6	Duplicate of any confirmation, mentioned above (absolutely identical to the main confirmation or only differs from the basic language of confirmation preparation (Russian / English))	50% from the primary confirmation cost per each duplicate
	Issuance of power of attorney for physical entities	KGS 300
	Any other confirmations/documents, sent through courier mail outside of the KR	USD 100
	Confirmation on account availability to Social Fund for pension transferring and for other receipts of pensioners	Free of charge
10	Provision of payment document dublicates to the customers (for each page)	KGS 100
	Account statements	1.00 200
	presenting in printed version in bank's branches/outlets by customer's application	
	monthly	KGS 100
	weekly	KGS 300
	daily	KGS 500
	•	
11.2	automatically by e-mail (monthly/weekly/daily for "Internet-banking" users), presented by customer's application	Free of charge
	automatic transaction notifications via "Demir - account assistant" service, presented by default via e-mail	Free of charge
	Printouts on customer's account	
	in cash area (pass-book)	KGS 60 for each pass-book (max KGS 500)
	from Retail Banking specialist (for each page)	KGS 50 (max KGS 500)
	(*) - Normal balance confirmation is given for the date of application and for any date, preceding the date of application	
	(**) - Urgent balance confirmation is given for any date, preceding the date of application	
	SAFE BOXES RENT	
н	SAFE BOXES REINT	
1	in branches and outlets of the Bank, located in Bishkek city	for 15 days - KGS 1100, per month - KGS 1500
1 1.1	in branches and outlets of the Bank, located in Bishkek city Small size (48-50*14*25 cm, 60*17.5*26 cm)	for 15 days - KGS 1100, per month - KGS 1500 for 15 days - KGS 1500, per month - KGS 1800
1 1.1 1.2	in branches and outlets of the Bank, located in Bishkek city  Small size (48-50*14*25 cm, 60*17.5*26 cm)  Medium size (48-50*19*25 cm)	for 15 days - KGS 1500, per month - KGS 1800
1 1.1 1.2 1.3	in branches and outlets of the Bank, located in Bishkek city Small size (48-50*14*25 cm, 60*17.5*26 cm)	
1 1.1 1.2 1.3 2	in branches and outlets of the Bank, located in Bishkek city  Small size (48-50*14*25 cm, 60*17.5*26 cm)  Medium size (48-50*19*25 cm)  Big size (48-50*48-50*25 cm)	for 15 days - KGS 1500, per month - KGS 1800
1 1.1 1.2 1.3 2 2.1	in branches and outlets of the Bank, located in Bishkek city  Small size (48-50*14*25 cm, 60*17.5*26 cm)  Medium size (48-50*19*25 cm)  Big size (48-50*48-50*25 cm)  in other branches and outlets of the Bank  Small size (48-50*14*25 cm, 60*17.5*26 cm)	for 15 days - KGS 1500, per month - KGS 1800 for 15 days - KGS 2200, per month - KGS 2600
1 1.1 1.2 1.3 2 2.1 2.2	in branches and outlets of the Bank, located in Bishkek city  Small size (48-50*14*25 cm, 60*17.5*26 cm)  Medium size (48-50*19*25 cm)  Big size (48-50*48-50*25 cm)  in other branches and outlets of the Bank	for 15 days - KGS 1500, per month - KGS 1800 for 15 days - KGS 2200, per month - KGS 2600 for 15 days - KGS 350, per month - KGS 750 for 15 days - KGS 750, per month - KGS 1100
1 1.1 1.2 1.3 2 2.1 2.2 2.3	in branches and outlets of the Bank, located in Bishkek city  Small size (48-50*14*25 cm, 60*17.5*26 cm)  Medium size (48-50*19*25 cm)  Big size (48-50*48-50*25 cm)  in other branches and outlets of the Bank  Small size (48-50*14*25 cm, 60*17.5*26 cm)  Medium size (48-50*19*25 cm)	for 15 days - KGS 1500, per month - KGS 1800 for 15 days - KGS 2200, per month - KGS 2600 for 15 days - KGS 350, per month - KGS 750
1 1.1 1.2 1.3 2 2.1 2.2 2.3 3	in branches and outlets of the Bank, located in Bishkek city  Small size (48-50*14*25 cm, 60*17.5*26 cm)  Medium size (48-50*19*25 cm)  Big size (48-50*48-50*25 cm)  in other branches and outlets of the Bank  Small size (48-50*14*25 cm, 60*17.5*26 cm)  Medium size (48-50*19*25 cm)  Big size (48-50*48-50*25 cm)  Pledge for keys to a bank safe box (the Bank returns the pledge amount if there is no lease payment debt, Customer	for 15 days - KGS 1500, per month - KGS 1800 for 15 days - KGS 2200, per month - KGS 2600 for 15 days - KGS 350, per month - KGS 750 for 15 days - KGS 750, per month - KGS 1100 for 15 days - KGS 1100, per month - KGS 1500
1 1.1 1.2 1.3 2 2.1 2.2 2.3 3	in branches and outlets of the Bank, located in Bishkek city  Small size (48-50*14*25 cm, 60*17.5*26 cm)  Medium size (48-50*19*25 cm)  Big size (48-50*48-50*25 cm)  in other branches and outlets of the Bank  Small size (48-50*14*25 cm, 60*17.5*26 cm)  Medium size (48-50*14*25 cm, 60*17.5*26 cm)  Medium size (48-50*19*25 cm)  Big size (48-50*48-50*25 cm)  Pledge for keys to a bank safe box (the 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 with the Bank)  INTERNET/MOBILE -BANKING  Connection to the system (with the issuance of a sealed envelope, containing passwords to get access to the system)	for 15 days - KGS 1500, per month - KGS 1800 for 15 days - KGS 2200, per month - KGS 2600  for 15 days - KGS 350, per month - KGS 750 for 15 days - KGS 750, per month - KGS 1100 for 15 days - KGS 1100, per month - KGS 1500  KGS 7 000/ USD 100  Free of charge
1 1.1 1.2 1.3 2 2.1 2.2 2.3 3	in branches and outlets of the Bank, located in Bishkek city  Small size (48-50*14*25 cm, 60*17.5*26 cm)  Medium size (48-50*19*25 cm)  Big size (48-50*48-50*25 cm)  in other branches and outlets of the Bank  Small size (48-50*14*25 cm, 60*17.5*26 cm)  Medium size (48-50*14*25 cm, 60*17.5*26 cm)  Medium size (48-50*19*25 cm)  Big size (48-50*48-50*25 cm)  Pledge for keys to a bank safe box (the 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 with the Bank)  INTERNET/MOBILE -BANKING	for 15 days - KGS 1500, per month - KGS 1800 for 15 days - KGS 2200, per month - KGS 2600  for 15 days - KGS 350, per month - KGS 750 for 15 days - KGS 750, per month - KGS 1100 for 15 days - KGS 1100, per month - KGS 1500  KGS 7 000/ USD 100  Free of charge Free of charge
1 1.1 1.2 1.3 2 2.1 2.2 2.3 3 1	in branches and outlets of the Bank, located in Bishkek city  Small size (48-50*14*25 cm, 60*17.5*26 cm)  Medium size (48-50*19*25 cm)  Big size (48-50*48-50*25 cm)  in other branches and outlets of the Bank  Small size (48-50*14*25 cm, 60*17.5*26 cm)  Medium size (48-50*14*25 cm, 60*17.5*26 cm)  Medium size (48-50*19*25 cm)  Big size (48-50*48-50*25 cm)  Pledge for keys to a bank safe box (the 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 with the Bank)  INTERNET/MOBILE -BANKING  Connection to the system (with the issuance of a sealed envelope, containing passwords to get access to the system)  Maintenance of the system  Change of option (regime)	for 15 days - KGS 1500, per month - KGS 1800 for 15 days - KGS 2200, per month - KGS 2600  for 15 days - KGS 350, per month - KGS 750 for 15 days - KGS 750, per month - KGS 1100 for 15 days - KGS 1100, per month - KGS 1500  KGS 7 000/ USD 100  Free of charge
1 1.1 1.2 1.3 2 2.1 2.2 2.3 3 1	in branches and outlets of the Bank, located in Bishkek city  Small size (48-50*14*25 cm, 60*17.5*26 cm)  Medium size (48-50*19*25 cm)  Big size (48-50*48-50*25 cm)  in other branches and outlets of the Bank  Small size (48-50*14*25 cm, 60*17.5*26 cm)  Medium size (48-50*14*25 cm, 60*17.5*26 cm)  Medium size (48-50*19*25 cm)  Big size (48-50*48-50*25 cm)  Pledge for keys to a bank safe box (the 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 with the Bank)  INTERNET/MOBILE -BANKING  Connection to the system (with the issuance of a sealed envelope, containing passwords to get access to the system)  Maintenance of the system  Change of option (regime)  Reissuing of a sealed envelope, containing passwords to get access to the system, by customer's request	for 15 days - KGS 1500, per month - KGS 1800 for 15 days - KGS 2200, per month - KGS 2600  for 15 days - KGS 350, per month - KGS 750 for 15 days - KGS 750, per month - KGS 1100 for 15 days - KGS 1100, per month - KGS 1500  KGS 7 000/ USD 100  Free of charge Free of charge
1 1.1 1.2 1.3 2 2.1 2.2 2.3 3 1 1 2 2 3 4 5	in branches and outlets of the Bank, located in Bishkek city  Small size (48-50*14*25 cm, 60*17.5*26 cm)  Medium size (48-50*19*25 cm)  Big size (48-50*48-50*25 cm)  in other branches and outlets of the Bank  Small size (48-50*14*25 cm, 60*17.5*26 cm)  Medium size (48-50*19*25 cm)  Medium size (48-50*19*25 cm)  Big size (48-50*48-50*25 cm)  Pledge for keys to a bank safe box (the 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 with the Bank)  INTERNET/MOBILE -BANKING  Connection to the system (with the issuance of a sealed envelope, containing passwords to get access to the system)  Maintenance of the system  Change of option (regime)  Reissuing of a sealed envelope, containing passwords to get access to the system, by customer's request  Additional security providing	for 15 days - KGS 1500, per month - KGS 1800 for 15 days - KGS 2200, per month - KGS 2600  for 15 days - KGS 350, per month - KGS 750 for 15 days - KGS 750, per month - KGS 1100 for 15 days - KGS 1100, per month - KGS 1500  KGS 7 000/ USD 100  Free of charge Free of charge Free of charge KGS 120 (including taxes)
1 1.1 1.2 1.3 2 2.1 2.2 2.3 3 1 1 2 2 3 4 5	in branches and outlets of the Bank, located in Bishkek city  Small size (48-50*14*25 cm, 60*17.5*26 cm)  Medium size (48-50*19*25 cm)  Big size (48-50*48-50*25 cm)  in other branches and outlets of the Bank  Small size (48-50*14*25 cm, 60*17.5*26 cm)  Medium size (48-50*19*25 cm, 60*17.5*26 cm)  Medium size (48-50*19*25 cm)  Big size (48-50*48-50*25 cm)  Pledge for keys to a bank safe box (the 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 with the Bank)  INTERNET/MOBILE -BANKING  Connection to the system (with the issuance of a sealed envelope, containing passwords to get access to the system)  Maintenance of the system  Change of option (regime)  Reissuing of a sealed envelope, containing passwords to get access to the system, by customer's request  Additional security providing  E-Token (should be paid one time while connection). Validity term of E-token is 7 years	for 15 days - KGS 1500, per month - KGS 1800 for 15 days - KGS 2200, per month - KGS 2600  for 15 days - KGS 350, per month - KGS 750 for 15 days - KGS 750, per month - KGS 1100 for 15 days - KGS 1100, per month - KGS 1500  KGS 7 000/ USD 100  Free of charge Free of charge Free of charge KGS 120 (including taxes)  KGS 2500
1 1.1 1.2 1.3 2 2.1 2.2 2.3 3 1 2 2 3 4 5	in branches and outlets of the Bank, located in Bishkek city  Small size (48-50*14*25 cm, 60*17.5*26 cm)  Medium size (48-50*19*25 cm)  Big size (48-50*48-50*25 cm)  in other branches and outlets of the Bank  Small size (48-50*14*25 cm, 60*17.5*26 cm)  Medium size (48-50*14*25 cm, 60*17.5*26 cm)  Medium size (48-50*19*25 cm)  Big size (48-50*8-50*19*25 cm)  Pledge for keys to a bank safe box (the 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 with the Bank)  INTERNET/MOBILE -BANKING  Connection to the system (with the issuance of a sealed envelope, containing passwords to get access to the system)  Maintenance of the system  Change of option (regime)  Reissuing of a sealed envelope, containing passwords to get access to the system, by customer's request  Additional security providing  E-Token (should be paid one time while connection). Validity term of E-token is 7 years  One-time SMS passwords (OTP)	for 15 days - KGS 1500, per month - KGS 1800 for 15 days - KGS 2200, per month - KGS 2600  for 15 days - KGS 350, per month - KGS 750 for 15 days - KGS 750, per month - KGS 1100 for 15 days - KGS 1100, per month - KGS 1500  KGS 7 000/ USD 100  Free of charge Free of charge Free of charge KGS 120 (including taxes)
1 1.1 1.2 1.3 2 2.1 2.2 2.3 3 1 2 2 3 4 5	in branches and outlets of the Bank, located in Bishkek city  Small size (48-50*14*25 cm, 60*17.5*26 cm)  Medium size (48-50*19*25 cm)  Big size (48-50*48-50*25 cm)  in other branches and outlets of the Bank  Small size (48-50*14*25 cm, 60*17.5*26 cm)  Medium size (48-50*19*25 cm, 60*17.5*26 cm)  Medium size (48-50*19*25 cm)  Big size (48-50*48-50*25 cm)  Pledge for keys to a bank safe box (the 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 with the Bank)  INTERNET/MOBILE -BANKING  Connection to the system (with the issuance of a sealed envelope, containing passwords to get access to the system)  Maintenance of the system  Change of option (regime)  Reissuing of a sealed envelope, containing passwords to get access to the system, by customer's request  Additional security providing  E-Token (should be paid one time while connection). Validity term of E-token is 7 years	for 15 days - KGS 1500, per month - KGS 1800 for 15 days - KGS 2200, per month - KGS 2600  for 15 days - KGS 350, per month - KGS 750 for 15 days - KGS 750, per month - KGS 1100 for 15 days - KGS 1100, per month - KGS 1500  KGS 7 000/ USD 100  Free of charge Free of charge Free of charge KGS 120 (including taxes)  KGS 2500
1 1.1 1.2 1.3 2 2.1 2.2 2.3 3 1 1 2 2 3 4 5	in branches and outlets of the Bank, located in Bishkek city  Small size (48-50*14*25 cm, 60*17.5*26 cm)  Medium size (48-50*19*25 cm)  Big size (48-50*48-50*25 cm)  in other branches and outlets of the Bank  Small size (48-50*14*25 cm, 60*17.5*26 cm)  Medium size (48-50*14*25 cm, 60*17.5*26 cm)  Medium size (48-50*19*25 cm)  Big size (48-50*8-50*19*25 cm)  Pledge for keys to a bank safe box (the 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 with the Bank)  INTERNET/MOBILE -BANKING  Connection to the system (with the issuance of a sealed envelope, containing passwords to get access to the system)  Maintenance of the system  Change of option (regime)  Reissuing of a sealed envelope, containing passwords to get access to the system, by customer's request  Additional security providing  E-Token (should be paid one time while connection). Validity term of E-token is 7 years  One-time SMS passwords (OTP)	for 15 days - KGS 1500, per month - KGS 1800 for 15 days - KGS 2200, per month - KGS 2600  for 15 days - KGS 350, per month - KGS 750 for 15 days - KGS 750, per month - KGS 1100 for 15 days - KGS 1100, per month - KGS 1500  KGS 7 000/ USD 100  Free of charge Free of charge Free of charge KGS 120 (including taxes)  KGS 2500
1 1.1 1.2 1.3 2 2.1 2.2 2.3 3 1 1 2 2 3 4 5	in branches and outlets of the Bank, located in Bishkek city  Small size (48-50*14*25 cm, 60*17.5*26 cm)  Medium size (48-50*19*25 cm)  Big size (48-50*48-50*25 cm)  in other branches and outlets of the Bank  Small size (48-50*14*25 cm, 60*17.5*26 cm)  Medium size (48-50*14*25 cm, 60*17.5*26 cm)  Medium size (48-50*19*25 cm)  Big size (48-50*84-50*19*25 cm)  Pledge for keys to a bank safe box (the 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 with the Bank)  INTERNET/MOBILE -BANKING  Connection to the system (with the issuance of a sealed envelope, containing passwords to get access to the system)  Maintenance of the system  Change of option (regime)  Reissuing of a sealed envelope, containing passwords to get access to the system, by customer's request  Additional security providing  E-Token (should be paid one time while connection). Validity term of E-token is 7 years  One-time SMS passwords (OTP)  Standard limits on transactions*	for 15 days - KGS 1500, per month - KGS 1800 for 15 days - KGS 2200, per month - KGS 2600  for 15 days - KGS 350, per month - KGS 750 for 15 days - KGS 750, per month - KGS 1100 for 15 days - KGS 1100, per month - KGS 1500  KGS 7 000/ USD 100  Free of charge Free of charge Free of charge KGS 120 (including taxes)  KGS 2500 Free of charge
1 1.1 1.2 1.3 2 2.1 2.2 2.3 3 1 1 2 2 3 4 5 - - 6	in branches and outlets of the Bank, located in Bishkek city  Small size (48-50*14*25 cm, 60*17.5*26 cm)  Medium size (48-50*19*25 cm)  Big size (48-50*48-50*25 cm)  in other branches and outlets of the Bank  Small size (48-50*14*25 cm, 60*17.5*26 cm)  Medium size (48-50*14*25 cm, 60*17.5*26 cm)  Medium size (48-50*14*25 cm, 60*17.5*26 cm)  Medium size (48-50*48-50*25 cm)  Pledge for keys to a bank safe box (the 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 with the Bank)  INTERNET/MOBILE -BANKING  Connection to the system (with the issuance of a sealed envelope, containing passwords to get access to the system)  Maintenance of the system  Change of option (regime)  Reissuing of a sealed envelope, containing passwords to get access to the system, by customer's request  Additional security providing  E-Token (should be paid one time while connection). Validity term of E-token is 7 years  One-time SMS passwords (OTP)  Standard limits on transactions*  Transaction type	for 15 days - KGS 1500, per month - KGS 1800 for 15 days - KGS 2200, per month - KGS 2600  for 15 days - KGS 350, per month - KGS 750 for 15 days - KGS 750, per month - KGS 1100 for 15 days - KGS 1100, per month - KGS 1500  KGS 7 000/ USD 100  Free of charge Free of charge Free of charge KGS 120 (including taxes)  KGS 2500 Free of charge
1 1.1 1.2 1.3 2 2.1 2.2 2.3 3 1 2 2 3 4 5 - - 6	in branches and outlets of the Bank, located in Bishkek city  Small size (48-50*14*25 cm, 60*17.5*26 cm)  Medium size (48-50*19*25 cm)  Big size (48-50*48-50*25 cm)  in other branches and outlets of the Bank  Small size (48-50*14*25 cm, 60*17.5*26 cm)  Medium size (48-50*14*25 cm, 60*17.5*26 cm)  Medium size (48-50*19*25 cm)  Big size (48-50*14*25 cm, 60*17.5*26 cm)  Medium size (48-50*10*25 cm)  Pledge for keys to a bank safe box (the 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 with the Bank)  INTERNET/MOBILE -BANKING  Connection to the system (with the issuance of a sealed envelope, containing passwords to get access to the system)  Maintenance of the system  Change of option (regime)  Reissuing of a sealed envelope, containing passwords to get access to the system, by customer's request  Additional security providing  E-Token (should be paid one time while connection). Validity term of E-token is 7 years  One-time SMS passwords (OTP)  Standard limits on transactions*  Transaction type  Foreign exchange transactions	for 15 days - KGS 1500, per month - KGS 1800 for 15 days - KGS 2200, per month - KGS 2600  for 15 days - KGS 350, per month - KGS 750 for 15 days - KGS 750, per month - KGS 1100 for 15 days - KGS 7100, per month - KGS 1500  KGS 7 000/ USD 100  Free of charge Free of charge Free of charge KGS 120 (including taxes)  KGS 2500 Free of charge  Max. daily limit and limit per 1 transaction
1 1.1 1.2 1.3 2 2.1 2.2 2.3 3 1 1 2 3 4 5 - - 6	in branches and outlets of the Bank, located in Bishkek city  Small size (48-50*14*25 cm, 60*17.5*26 cm)  Medium size (48-50*19*25 cm)  Big size (48-50*48-50*25 cm)  in other branches and outlets of the Bank  Small size (48-50*14*25 cm, 60*17.5*26 cm)  Medium size (48-50*14*25 cm, 60*17.5*26 cm)  Medium size (48-50*19*25 cm)  Big size (48-50*48-50*25 cm)  Pledge for keys to a bank safe box (the 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 with the Bank)  INTERNET/MOBILE -BANKING  Connection to the system (with the issuance of a sealed envelope, containing passwords to get access to the system)  Maintenance of the system  Change of option (regime)  Reissuing of a sealed envelope, containing passwords to get access to the system, by customer's request Additional security providing  E-Token (should be paid one time while connection). Validity term of E-token is 7 years  One-time SMS passwords (OTP)  Standard limits on transactions*  Transaction type  Foreign exchange transactions  Foreign currency buy	for 15 days - KGS 1500, per month - KGS 1800  for 15 days - KGS 2200, per month - KGS 2600  for 15 days - KGS 350, per month - KGS 750  for 15 days - KGS 750, per month - KGS 1100  for 15 days - KGS 1100, per month - KGS 1500  KGS 7 000/ USD 100  Free of charge Free of charge Free of charge KGS 120 (including taxes)  KGS 2500 Free of charge  Max. daily limit and limit per 1 transaction  up to KGS 1 000 000 or equivalent in other currency

6.2	Money transfers in national currency via clearing	up to KGS 1 000 000
	Clearing cancel	up to KGS 1 000 000
	Book-to book money transfers between customer's accounts	unlimited
	Book-to book money transfers between customer's accounts	
	Money transfers in USD / EURO via SWIFT system	up to KGS 1 000 000 or equivalent in other currency
		un to MCC 1 200 000 or aguitalant in other currency
	Daily limit	up to KGS 1 200 000 or equivalent in other currency
	Limit per 1 transaction	up to KGS 1 000 000 or equivalent in other currency
	*) - Customer has a right to set his/her own limits within the limits set by the Bank. The end values of these limits from tariffs are indicated inclusive.	
	COLLECTIONS, DOCUMENTARY CREDITS , GUARANTEES	see General notes (6)
	PAYMENT CARDS SERVICES	see General notes (7)
	CASH LOANS CONTRACTOR	see General notes (7)
-	(TIME, DEMAND) DEPOSITS	see General notes (7)
	"CAMPUS CARD" PROJECT	see General notes (7)
	OTHER SERVICES	
1	Direct debiting service	
	connection	Free of charge
-	maintanatnce (monthly)	Free of charge
-	cancellation of executed payment	KGS 5 per 1 payment
2	INSTANT PAYMENTS via INTERNET-BANKING	according to the rate schedule of provider
3	INSTANT PAYMENTS via PAYMENT TERMINALS	according to the rate schedule of provider
4	Transfer (telex/SWIFT/fax/ telephone) charges	USD 20
5	Cash collection / delivery service	negotiable
6	Execution of payments from population via bank's branches/outlets for services, provided by OJSC "Kyrgyztelekom" (subscribers' commission)	Free of charge
7	Budgetary payments (taxes of individuals and private entrepreneurs) via internet-banking	20 KGS
Р	"Receiving digital notifications" - MAINTENANCE (monthly)	see General notes (7)
	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 servicies, applicable to legal entities and private entrepreneurs.	
7.	Ferms 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.	