

№ 23 GENERAL TERMS AND CONDITIONS of "DEMIR KYRGYZ INTERNATIONAL BANK" CJSC, applicable to INDIVIDUALS, valid in all Bank's units starting from 01/10/2019

№	Service name	Commissions / conditions
A	DEMAND DEPOSIT ACCOUNTS (UNDER ONE CUSTOMER NUMBER)	
1	OPENING IN ANY CURRENCY	
1.1	Standard conditions	KGS 300
1.2	Special conditions (for "DKIB" CJSC Salary projects' staff)	free of charge
1.3	For loan purpose	free of charge
1.4	Additional accounts opening to existing customer number	free of charge
1.5	Special conditions (while making exhibitions, fairs, stimulating actions and other campaigns based on approved memo)	free of charge
1.6	For pensioners and disabled persons while presenting the document, confirming the status (while joint account opening all owners of the joint account should be of above category)	free of charge
2	MAINTENANCE (monthly) of	
2.1	National currency (KGS) account	free of charge

2.2	Multi-currency account (in case of transactions on any foreign currency account/s)	KGS 50
2.3	Foreign-currency account, opened only for loan purpose	free of charge
3	MINIMUM ACCOUNT BALANCE	
3.1	National currency (KGS) account	N/R
3.2	Multi-currency account	KGS 500
3.3	Time deposit opened in branch	KGS 5 000/USD 100/RUB 5 000
3.4	Time deposit opened through Internet/mobile banking	KGS 2 500/USD 50/RUB 2 500

B	CASH TRANSACTIONS	
1	CASH WITHDRAWAL***	
	(*) - branch or other separate division of the Bank.	
	(**) - here: town or populated area.	
	(***) - cash withdrawals in: - national currency of big denomination (KGS 1 000, KGS 5 000) and - the amounts over COT (cash order threshold): KGS 600 000/ 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

1.1	<p>from the Bank account of a customer, before received to this account in the form of a <u>money transfer</u> (transfer from other bank, book-to-book transfer (excluding book-to-book transfers on own accounts), transfer from card to card with crediting the account of a customer) in</p>	<p>*for customers who serve in Bishkek branches according to following paragraphs , except for:</p> <ul style="list-style-type: none"> - salary / campus projects customers - pensioners - people with disabilities - Cash withdrawal of international fast money transfers - in any currency, received as DKIB loan despite of branch`s location, where cash withdrawal is made - in case of disfunction of an ATM located in the branch of DKIB - in case ATM captured card (within the application on money refund) <p>**for customers in regions</p>
-	<p>national currency (KGS)</p>	<p>*for customers in Bishkek: up to 40 000 KGS - 0,5% (min 60 KGS), more 40 000 KGS - 0,3% (min 60 KGS)</p> <p>**for customers in regions: 0.3%, (min KGS 60);</p>

-	USD	<p>*for customers in Bishkek: up to 600 USD- 1% (min USD 5), more 600 USD - 0,4% (min USD 5)</p> <p>**for customers in regions: 0.4% (min USD 5)</p>
-	EUR / RUB / KZT	0.5% (min EUR 5 / RUB 100 / KZT 500 / min TRY 5 / CHF 5 / GBP 5 correspondingly)
-	in any currency (FCY and national), in case funds (including time deposits) were kept on the the customer's account during 1 calendar year and over	<p>*for customers in Bishkek: in KGS: up to 40 000 KGS - 0,5% (min 50 KGS), more 40 000 KGS - free of charge in USD: up to 600 USD 1% (min USD 5), more 600 USD - free of charge in other currency: free of charge</p> <p>**for customers in regions: free of charge</p>

1.2	<p>in any currency (FCY and national) from the Bank account of a customer, when funds were deposited before to this account <u>in cash form and were not used for further transactions</u> (as in the same branch* of the Bank, where this cash funds were deposited, or in the branch/s of the Bank within the territory of the same or other administrative unit of KR**, including funds earlier replenished to the account via "DKIB" CJSC ATMs (KGS, USD) and "DKIB" CJSC payment terminals (KGS)</p>	<p>*for customers in Bishkek: in KGS: up to 40 000 KGS - 0,5% (min 50 KGS), more 40 000 KGS - free of charge in USD: up to 600 USD - 1% (min USD 5), more 600 USD - free of charge in other currency: free of charge</p> <p>**for customers in regions: free of charge</p>
1.3	<p>on inter-branch payments without account opening (on passport data) in national currency (KGS), USD, EUR</p>	<p>free of charge</p>
1.4	<p>purchased by customer to the Bank cash exchange rate in any currency (FCY and national) in spite of location** of the branch* of the Bank, where cash withdrawal is made</p>	<p>free of charge</p>
1.5	<p>purchased by customer to the Bank non-cash exchange rate in</p>	
-	<p>national currency (KGS)</p>	<p>free of charge</p>

-	foreign currency, in case after conversion funds were kept on the customer's account	
	up to 1 calendar year	50% from the commission from p. 1.1. of current section in correspondent currency, herewith minimum fees are charged fully
	during 1 calendar year and over	free of charge
1.6	in any currency, received as DKIB loan in spite of location** of the branch* of the Bank, where cash withdrawal is made	free of charge
1.7	via POS-terminals through international plastic Visa, MasterCard cards, issued by other banks	
	Withdrawal up to USD 5 000	up to 2% (min USD 2)
	Withdrawal from USD 5 001	negotiable
	The bank - issuer of the card has the right to charge additional commission.	
1.8	via cash-area POS-terminals through local plastic cards "Elcart", issued by other banks	free of charge (the bank - issuer of the card can charge additional commission)
2	CASH DEPOSIT FEE	-

2.1	For <u>money transfer</u> purpose (transfer from other bank, book-to-book transfer (excluding book-to-book transfers on own accounts))	<p>to clients in Bishkek according to following paragraphs , except for:</p> <ul style="list-style-type: none"> - salary / campus customers - pensioners - people with disabilities - outgoing funds by International fast money transfer systems - cash deposit by third party in one territory of administrative unit of KR - loan repayment / credit card repayment - in case of disfunction of ATM located in branch of DKIB - in case ATM captured card (within the application on money refund)
2.1.1	in national currency (KGS)	<p>*for customers in Bishkek: up to 40 000 KGS - 0,5% (min 50 KGS), more 40 000 KGS - free of charge</p> <p>**for customers in regions: free of charge</p>

2.1.2	in foreign currency	<p>*for customers in Bishkek: in USD up to 600 USD - 1% min 5 USD, more 600 USD - is established on daily basis and applied according to the fee set on the day of the money transfer (is also executed to the funds, purchased by customer to the Bank cash exchange rate))</p> <p>in other currency: is established on daily basis and applied according to the fee set on the day of the money transfer (is also executed to the funds, purchased by customer to the Bank cash exchange rate))</p> <p>**for customers in regions is established on daily basis and applied according to the fee set on the day of the money transfer (is also executed to the funds, purchased by customer to the Bank cash exchange rate))</p>
	<i>Cash deposit fee for amounts, deposited before the date of money transfer</i>	
	<i>- more than 60 calendar days</i>	<p>*for customers in Bishkek: up to 40 000 KGS - 0,5% (min 50 KGS), more 40 000 KGS - n/a</p> <p>in USD up to 600 USD - 1% min 5 USD, more 600 USD - n/a</p> <p>in other currency: n/a</p> <p>**for customers in regions: n/a</p>

	- more than 30 calendar days, but less than 60 calendar days	<p>*for customers in Bishkek:</p> <p>in KGS: up to 40 000 KGS - 0,5% (min 50 KGS), more 40 000 KGS - is applied with 50% discount to the funds to be transferred</p> <p>in USD: up to 600 USD - 1% min 5 USD, more 600 USD - is applied with 50% discount to the funds to be transferred</p> <p>in other currency: is applied with 50% discount to the funds to be transferred</p> <p>**for customers in regions is applied with 50% discount to the funds to be transferred</p>
2.2	For other purposes (in any currency)	free of charge (excluding items 2.2.1 and 2.2.2)
2.2.1	in national currency (KGS), if funds are deposited to own account and to the third parties accounts, opened in the branch* of the Bank within the territory of other administrative unit of KR**	<p>*for customers in Bishkek:</p> <p>if funds are deposited to own account: up to 40 000 KGS - 0,5% (min 30 KGS), more 40 000 KGS - 0,1% (min 30 KGS)</p> <p>to the third parties accounts 0,1% (min 30 KGS),</p> <p>**for customers in regions 0.1% (МИН KGS 30)</p>

2.2.2	in foreign currency, if funds are deposited to own account and to the third parties accounts, opened in the branch* of the Bank within the territory of other administrative unit of KR**	<p>*for customers in Bishkek: if funds are deposited to own account: up to 600 USD - 1% (min 1 USD), more 600 USD - 0,1%(min 1 USD), to the third parties` accounts: 0,1%(min 1 USD),,</p> <p>**for customers in regions: 0.1%(min 1 USD),</p>
2.2.3	in any currency, if funds are deposited to own account and to the third parties accounts, opened in the branch* of the Bank within the territory of other administrative unit of KR** <u>for loan repayment purposes</u>	free of charge
2.2.4	while depositing funds in national currency (KGS) to the account (account replenishment) <u>via payment terminals</u> of "DKIB" CJSC	free of charge
-	Limit per 1 replenishment	KGS 20 000
-	Daily limit of replenishment per 1 account number	KGS 50 000

2.3	<p>On inter-branch payments without account opening (on passport data) in national currency (KGS), USD, EUR.</p> <p>Maximum amount of sending per day per recipient of 200 000 som or equivalent in another currency</p>	0.1% (min KGS 50 / USD 2 / EUR 2)
3	DILAPIDATED / DAMAGED / SMALL DENOMINATED BANKNOTES / COUNTING OF BANKNOTES	-
3.1	<p>Commission for accepting dilapidated and damaged USD banknotes (according to the Bank's standards about acceptance of dilapidated and damaged banknotes) while crediting them to the customer's account or in case of exchange transactions</p>	1%
3.2	<p>Commission for counting small denominated USD, EUR banknotes (banknotes with nominal value 20 and less), while crediting them to the customer's account</p>	1%
3.3	<p>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</p>	KGS 5 per each banknote (max USD 200), herewith the commission is N/A in case earlier cash deposit commission from the 2.2.2. section of current tariffs has been applied to the funds

3.4	Commission for counting small denominated KGS banknotes/coins (banknotes/coins with nominal value KGS 1, KGS 3 , KGS 5 and KGS 10)	
-	without crediting the customer's account	1% from the amount (min KGS 50)
-	with crediting the customer's account	up to KGS 500 - free of charge, from KGS 501 - 1% from the amount (min KGS 50)
3.5	Bank does not accept the coins of foreign currencies	
4	Foreign exchange (buy/sell) of the amounts over FX order threshold (FX order threshold is equal to the equivalent of USD 5 000, 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

C	MONEY TRANSFERS	
1	BOOK-TO-BOOK TRANSFERS (OUTGOING MONEY TRANSFERS) IN	
1.1	national currency (KGS)	
1.1.1	via bank's branches/outlets	
	between customer's accounts	free of charge
	to the third parties' accounts	KGS 15
1.1.2	via Internet-Banking	free of charge
1.1.3	via DKIB's ATMs	free of charge
1.2	any FCY (in which a customer has an account in the Bank)	
1.2.1	via bank's branches/outlets	
	between customer's accounts	free of charge
	to the third parties' accounts	KGS 120
1.2.2	via Internet-Banking	free of charge
1.2.3	via DKIB's ATMs	free of charge

2	CLEARING TRANSFERS (OUTGOING MONEY TRANSFERS IN NATIONAL CURRENCY (KGS))	All costs related to the payments investigation, amendment to and cancellation of transfer and issues regarding compliance, including costs of third parties, shall be paid by the customer
2.1	via bank's branches/outlets	
2.1.1	are executed during clearing hours from 9:00 a.m. till 11:00 a.m.	up to KGS 5 000 - KGS 5, from KGS 5 001 up to KGS 100 000 – KGS 50, from KGS 100 001 up to KGS 500 000 - KGS 60, over KGS 500 000 - KGS 70
2.1.2	accepted in violation of the rules of the operational day of BCS (Bulk Clearing System)	standard correspondent above commission (p. 2.1.1. of current section) plus penalty in the amount: up to KGS 100 000 - KGS 250, from KGS 100 001 up to KGS 500 000 – KGS 450, over KGS 500 000 - KGS 600
2.2	via Internet-Banking (are executed during clearing hours from 9:00 a.m. till 11:45 a.m.)	KGS 12
2.3	Amendment to or cancellation of transfer (in national currency) after execution in operational system (prepared in the form of letter or sent via gross)	KGS 60
3	GROSS TRANSFERS (OUTGOING MONEY TRANSFERS IN NATIONAL CURRENCY (KGS))	All costs related to the payments investigation, amendment to and cancellation of transfer and issues regarding compliance, including costs of third parties, shall be paid by the customer

3.1	via bank's branches/outlets	
3.1.1	are executed during gross hours from 9:00 am till 15:00 pm (in day before holiday - till 14.00 pm)	KGS 165
3.1.2	accepted in violation of the rules of the operational day of BCS (Bulk Clearing System)	standard above commission (p. 3.1.1. of current section) plus KGS 500
3.2	Amendment to or cancellation of transfer (in national currency) after execution in operational system (prepared in the form of letter or sent via gross)	KGS 60
4	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
4.1	<u>OUTGOING</u>	
4.1.1	via bank's branches/outlets in	
4.1.1.1	US Dollars	
	OUR**	0.2% plus USD 20 commission for SWIFT (min USD 30, max USD 350)
	guaranteed OUR**	"OUR" option plus USD 25
	BEN***	USD 30
4.1.1.2	EURO	
-	OUR**	
	to Germany, Austria	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
4.1.1.3	RUB, KZT (OUR**)	0.1% plus USD 10 commission for SWIFT (min USD 20, max USD 300)
4.1.1.4	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)
4.1.1.5	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
4.1.1.6	Processing of SWIFT Payments through Demir-Halk Bank (if IBAN is not specified/spesified incorrectly)	additional commission in amount of KGS 5 000

4.1.1.7	Amendment to or cancellation of OGMT after its execution in operational bank's system before sending via SWIFT system	KGS 400
4.1.2	via Internet-Banking in	
4.1.2.1	US Dollars	
	<u>Normal</u>	
	guaranteed OUR**	0.2% plus USD 20 commission for SWIFT (min USD 35 max USD 400)
	BEN***	0.1% (min USD 10, max USD 400)
	<u>Urgent</u>	
	guaranteed OUR**	0.2% plus USD 20 commission for SWIFT (min USD 40, max USD 400)
	BEN***	0.1% (min USD 15, max USD 400)
4.1.2.2	EURO	
	<u>Normal</u>	
	OUR**	0.2% plus EUR 15 commission for SWIFT (min EUR 30, max EUR 400)
	BEN***	0.1% (min EUR 10, max EUR 400)
	<u>Urgent</u>	
	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.	

4.1.3	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)
4.1.4	Amendments ,cancellation requests and investigations/inquiries of the outgoing transfer	commission of correspondent bank (presented by payment department) and plus additionally USD 20
4.2	<u>INCOMING</u>	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
4.2.1	Credit to the customer's account of actual received amount from correspondent banks	free of charge
4.2.2	Return of transfers (IMT's) in case of absence of the beneficiary account closed by the request of the customer or in other cases at discretion of the Bank	
4.2.2.1	up to USD 2 000 or equivalent in other currency (except EUR)	USD 20 or equivalent in other currency (except EUR)
4.2.2.2	from USD 2 001 or equivalent in other currency (except EUR)	USD 30 or equivalent in other currency (except EUR)
4.2.2.3	up to EUR 2 000	EUR 20
4.2.2.4	from EUR 2 001	EUR 30

4.2.3	Amendments, cancellation requests and investigations/inquiries of the incoming transfer	commission of correspondent bank (presented by payment department) and plus additionally USD 20
5	<u>FAST TRANSFERS</u>	
5.1	"Unistream" / "Western Union" / "MoneyGram" / "Golden Crown"	according to the tariffs of the payment system at the moment of payment execution

D	CHECKS	
1	DKIB'S STANDARD CHECK-BOOK ISSUANCE (only upon permission of the Bank Management) (25 pages)	KGS 150

E	STATE SECURITIES (MFKR TREASURY BILLS, NBKR NOTES)	
1	Opening of the custodial ("DEPO") account	free of 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 of Customer at primary** and secondary*** markets; sale by Bank Customer's State securities at secondary market), if volume of executed transaction**** with State securities (at par value)	
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
<p>(*) – State securities: State treasury bills (issuer – Ministry of Finance of KR); State treasury bonds (issuer – Ministry of Finance of KR); NBKR Notes (issuer – NBKR).</p> <p>(**) – Transactions at the primary market of State Securities include participation and purchase of State securities by Bank on behalf of and at the expense of Customer at auctions of selling State securities, held by their issuers).</p> <p>(***) – Transactions at the secondary market of State Securities include any transactions with State securities accept transactions at the primary market of State Securities.</p> <p>(****) – 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.</p> <p>Funds for State securities purchase on auctions or at the secondary markets must be kept and/or transferred to Customer's account one business day before auction date or transaction date at the secondary market.</p>		

F REFERENCE LETTER / CONFIRMATION / POWER OF ATTORNEY		
1	Reference letters provided to customers or sent by post within KR (the Bank does not guarantee the issuance of reference letters)	KGS 600
2	Confirmation issued to independent Auditors	KGS 240
3	Confirmation of account turnover on letter-head	
	– till 1 year	KGS 120
	– 1 - 3 years	KGS 180
	– from 3 years and up	KGS 240
4	Confirmation on account availability and account balance to foreign embassies and other international organisations	

	normal* (prepared for the next bank's day after the day when application has been submitted by the customer)	KGS 500 (including taxes)
	urgent** (prepared during 2 hours in the day when application has been submitted by the customer)	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
7	Issuance of power of attorney for physical entities	KGS 300
8	Any other confirmations/documents, sent through courier mail outside of the KR	USD 100

9	Confirmation on account availability to Social Fund for pension transferring and for other receipts of pensioners	free of charge
	(*) - 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	

G	SAFE BOXES RENT	
1	in branches and outlets of the Bank, located in Bishkek city	
1.1	Small size (48-50*14*25 cm, 60*17.5*26 cm)	for 15 days - KGS 1100, per month - KGS 1500
1.2	Medium size (48-50*19*25 cm)	for 15 days - KGS 1500, per month - KGS 1800
1.3	Big size (48-50*48-50*25 cm)	for 15 days - KGS 2200, per month - KGS 2600
2	in other branches and outlets of the Bank	
2.1	Small size (48-50*14*25 cm, 60*17.5*26 cm)	for 15 days - KGS 350, per month - KGS 750
2.2	Medium size (48-50*19*25 cm)	for 15 days - KGS 750, per month - KGS 1100
2.3	Big size (48-50*48-50*25 cm)	for 15 days - KGS 1100, per month - KGS 1500
3	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)	KGS 7 000/ USD 100

H	INTERNET-BANKING ("Full option", "View only option")
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1	Connection to the system (with the issuance of a sealed envelope, containing passwords to get access to the system)	free of charge
2	Maintenance of the system	free of charge
3	Change of option (regime)	free of charge
4	Reissuing of a sealed envelope, containing passwords to get access to the system, by customer's request	KGS 120 (including taxes)
5	Additional security providing	
-	E-Token (should be paid one time while connection). Validity term of E-token is 7 years	KGS 2500
-	One-time SMS passwords (OTP)	free of charge
6	Standard limits on transactions*	
	Transaction type	Max. daily limit and limit per 1 transaction
6.1	Foreign exchange transactions	
-	Foreign currency buy	up to KGS 100 000 or equivalent in other currency
-	Foreign currency sell	up to KGS 100 000 or equivalent in other currency
-	Arbitrage	up to KGS 100 000 or equivalent in other currency
6.2	Money transfers in national currency via clearing	up to KGS 1 000 000
6.3	Clearing cancel	up to KGS 1 000 000
6.4	Book-to book money transfers between customer's accounts	unlimited

6.5	Book-to book money transfers to the third parties' accounts	up to KGS 1 000 000 or equivalent in other currency
6.6	Money transfers in USD / EURO via SWIFT system	
-	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.		

I	COLLECTIONS, DOCUMENTARY CREDITS , GUARANTEES	see General notes (6)
J	VISA CARDS SERVICES	see General notes (7)
K	CASH LOANS	see General notes (7)
L	(TIME, DEMAND) DEPOSITS	see General notes (7)
M	"CAMPUS CARD" PROJECT	see General notes (7)
N	OTHER SERVICES	
1	"Direct debiting" service	
	connection	free of charge
	maintanatance (monthly)	free of charge
	cancellation of executed payment	KGS 5 per 1 payment
2	Account statements	
2.1	presenting in printed version in bank's branches/outlets by customer's application	
-	monthly	KGS 100
-	weekly	KGS 300

-	daily	KGS 500
2.2	automatically by e-mail (monthly/weekly/daily for "Internet-banking" users), presented by customer's application	free of charge
2.3	automatic transaction notifications via "Demir - account assistant" service, presented by default via e-mail	free of charge
3	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)
4	INSTANT PAYMENTS via INTERNET-BANKING	according to the rate schedule of provider
5	INSTANT PAYMENTS via PAYMENT TERMINALS	according to the rate schedule of provider
6	Transfer (telex/SWIFT/fax/telephone) charges	USD 20
7	Cash collection / delivery service	negotiable
8	Provision of payment document duplicates to the customers (for each page)	KGS 100

9	Execution of payments from population via bank's branches/outlets for services, provided by OJSC "Kyrgyztelekom" (subscribers' commission)	free of charge
10	Budgetary payments (taxes of individuals and private entrepreneurs) via internet-banking	up to KGS 5 000 - KGS 5, from KGS 5 001 up to KGS 20 000 – KGS 10, over KGS 20 000 - KGS 15
11	"SMS notification" - MAINTENANCE (monthly)	
11.1	Connection to the system	free of charge
-	Basic*	free of charge
-	Standart*	KGS 70 (including taxes)
-	Premium*	KGS 120 (including taxes)
	*Commission for "SMS notification" service will be charged starting from 01.01.2020. The content of the service is in Application №1	
	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 Visa cards servicing, interest rates and other conditions for cash loans both in KGS and other (foreign) currencies, 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) will be fixed by the Bank in separate addendums and will be revised time to time according to the market conditions.	
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 № 22/3, dd. September 10, 2019):

Sevki Sarilar / Сарылар Ш.

Aigul Teleusheva / Телеушева А.

Omer Unver / Унвер О.

Saule Teleusheva / Телеушева С.