

GENERAL TERMS AND CONDITIONS #27

APPLICABLE TO LEGAL ENTITIES AND PRIVATE ENTREPRENEURS

Applicable for all branches&outlets in KR

from 24/06/2019

No	TRANSACTION TYPE	Commissions
A CURRENT ACCOUNTS		
1 ACCOUNT OPENING		
1,1	Opening of accounts under one Customer number to legal entities and private entrepreneurs, except item 1,2	600 KGS
1,2	Opening of accounts under one Customer number for one of the reasons: a) state organizations b) for credit products receipt; c) for pos-terminal and virtual pos-terminal installation; d) salary projects	free-of-charge
1,3	Capital account opening	600 KGS
1,4	Opening and maintenance of escrow account	0,1% (min 14 000 KGS)
1,5	Opening and maintenance of recultivation account	500 KGS
2 ACCOUNT MAINTENANCE		
2,1	Maintenance of accounts under one customer number (monthly, in case of transaction/s within a month)	300 KGS or equivalent in foreign currency
2,2	Maintenance of accounts in EUR (monthly, in case of daily balance on account more than 50 000 EUR)	0,6% per annum from average daily balance
2,3	Maintenance of accounts in CHF (monthly, in case of daily balance on account more than 50 000 CHF)	1% per annum from average daily balance
2,4	Maintenance of accounts of state organizations	free-of-charge
2,5	Maintenance of accounts under one Customer number opened <u>only</u> for credit product receipt	free-of-charge
2,6	Maintenance of accounts under one Customer number opened <u>only</u> for pos-terminal installation	free-of-charge
2,7	Maintenance of capital account	free-of-charge
3 MINIMUM ACCOUNTS BALANCE		
3,1	Minimum account balance for state organizations and salary projects	500 KGS or equivalent in other currency
3,1	Minimum account balance for state organizations and salary projects	not applicable
4 DKIB'S CHEQUE-BOOK ISSUANCE		
4,1	Standard cheque-book (25 pages)	150 som
4,2	Continuous cheque-book (500 pages)	15 som per cheque
B CASH TRANSACTIONS		
1 CASH WITHDRAWAL IN NATIONAL CURRENCY *		
1,1	- cash withdrawal of national currency same day / earliest next day after receipt (except item 1,2)	0,4% (min 150 KGS) / 0,3% (min 150 KGS)
1,2	- cash withdrawal of national currency from customer account: a) for the earlier deposited amount b) after/before FX transaction c) via pos-terminals of DKIB by using Elcard cards of state organisations	free-of-charge
*	- cash withdrawal of national currency in the amount of COT (Cash order threshold -the maximum amount of cash which is given without a reservation) equal to 600 000 som and above -cash withdrawal of national currency in big denomination (1 000, 5 000 KGS)	should be ordered till 15:00 p.m. 1(one) banking day prior to withdrawal
2 CASH WITHDRAWAL IN FOREIGN CURRENCY **		
2,1 - cash withdrawal from customer account of foreign currency (except item 2,2)**		
2,1,1	In USD	0,5% (min 5 USD)
2,1,2	in EUR	0,6% (min 5 EUR)
2,1,3	in RUB	0,6 % (min 150 RUB)
2,1,4	in KZT	0,6% (min 700 KZT)
2,1,5	in TRY	0,6% (min 10 TRY)
2,1,6	in CHF	0,6% (min 5 CHF)
2,1,7	in GBP	0,6% (min 5 GBP)
2,2	- cash withdrawal of foreign currency from customer account a) within the earlier deposited amount b) purchased at cash/non-cash rate c) in small dominated (5,10,20) or dilapidated banknotes, in case of banknotes are available	free-of-charge
**	cash withdrawal in foreign currency equal or above amount of COT (Cash order threshold - the maximum amount which is given without pre-order): - USD 20 000; - EUR 10 000; - RUB 500 000; - KZT 2 000 000; - TRY 5 000; - GBP 5 000; - CHF 5 000	will be executed within 1(one) banking day by prior reservation. Bank has the right to increase execution term for the foreign currency withdrawal

3	INTERNATIONAL PLASTIC CARDS (ENCASHMENT SERVICE THROUGH CASH AREA)	
3,1	Withdrawal up to USD 5000	2% (min 10 USD)
3,2	Withdrawal over USD 5000	negotiable
4	CASH DEPOSIT AND CASH COUNTING FEE IN NATIONAL CURRENCY	
4,1	Cash deposit fee (excluding items 4,2 - 4,8)	free-of-charge
4,2	Cash deposit fee for deposits in national currency to accounts opened with branches/outlets in other cities/towns	0.1% (min 150 KGS)
4,3	Cash deposit fee for deposits after 17:00 applicable to amounts equal to KGS 100	0.1% (min 150 KGS)
4,4	Counting of banknotes at Customer request without further deposit to account	0.1% (min 150 KGS)
4,5	Counting of coins at Customer request without further deposit to account	1% (min 150 KGS)
4,6	Counting of cash of small denominations (banknotes of 20, 50 и 100 som)	Upto 10 000 som – free of charge, over – 0.1% from amt, min 50 som
4,7	Counting of cash of small denominations (coins)	Upto 5 000 som – free of charge, over – 1% from amt, min 50 som
4,8	Commission for sorting of banknotes/coins by nominal. Note: Bank reserves the right to accept or reject to sort cash by nominals. In case Bank accepts, fee for sorting shall be applied in the size indicated in items 4.6 and 4.7	Negotiable
5	CASH DEPOSIT AND CASH COUNTING FEE IN FOREIGN CURRENCY	
5,1	Cash deposit in Foreign Currency (excluding item 5,2 - 5,8)	free-of-charge
5,2	Cash deposit fee (CDF) in Foreign Currency in case of further money transfer, including book-to-book	CDF is established on daily basis and applied according to the fee set on the day of money transfer (including cash funds purchased by Bank's cash rate).
5,3	Cash deposit fee for deposits in foreign currency to accounts with branches/outlets in other cities/towns	0,1% (min 5 USD)
5,4	Cash deposit fee for deposits after 17:00, applicable to amounts equal to USD 1 500 and over (or equivalent in other foreign currency) (calculated from whole amount) Commission is not applicable in case of depositing in outlets "035-04-19 Hyatt", "035-04-22 Toyota Center", "035-04-23 Kia Motors" on accounts of according companies JV "Italkyr CJSC", "Autocenter Perekrestok" LLC, "Kia Motors" LLC	0,1% (min 5 USD)
5,5	Accepting of dilapidated and damaged FCY banknotes (in line with bank's set standards on acceptance of dilapidated bank notes)	1% from amt
5,6	Counting of banknotes at Customer request without further deposit to account	5 KGS per banknote, max USD 200
5,7	Commission for counting small denominated USD, EUR and RUB (bills with face value 5, 10, 20 - USD and EUR; 50, 100 - RUB), deposited on the account***	1% from amt
5,8	Commission for counting of FCY cash funds in amount over USD 50 000 (or equivalent in other foreign currency) are deposited and withdrawn during the week.	5 KGS per banknote, max USD 200
***	Commission is not applied if 1) earlier cash deposit fee for deposits in foreign currency to accounts opened with branches/outlets in other cities/towns was applied; 2) cash funds are deposited to account for further overdraft closure.	
	Bank does not accept the coins of foreign currencies	
C	FOREIGN EXCHANGE OPERATIONS	
1	purchasing/selling of foreign currency	free of charge, by current bank rate
2	-currency exchange for amounts over FX order threshold (FX order threshold = equivalent of 5 000 USD, unless otherwise provided by the Treasury)	will be executed within 1(one) banking day. Bank has the right to increase execution term for the foreign currency exchange
3	Purchase of dilapidated and damaged FCY banknotes	as per current rates plus 1% from amount
D	MONEY TRANSFERS	
1	INCOMING MONEY TRANSFERS *** *	
1,1	Credit to the customer's account of actual received amount	free-of-charge
1,2	Return of funds (IMT's) in case of absence of the beneficiary, account closed, by the request of the customer or in other cases at discretion of the Bank	
1,2,1	Up to USD 2 000 or equivalent in other currency (except EUR)	USD 20 or equivalent in other currency (except EUR)
1,2,2	over USD 2 000 or equivalent in other currency (except EUR)	USD 30 or equivalent in other currency (except EUR)
1,2,3	Up to EUR 2 000	EUR 20
1,2,4	over EUR 2 000	EUR 30
*** *	All costs related to the payments investigation, amendment to and cancellation of transfer, and issues regarding compliance, including costs of third parties, shall be paid by the customer	

2	OUTGOING MONEY TRANSFERS *** **	
2,1	Transfers in Local Currency (for one payment order)	
2,1,1	Payments executed during clearing hours from 9:00 AM till 11:00 AM through all branches/outlets of the bank*	up to 5 000 KGS - 5 KGS, from 5 001 KGS up to 100 000 - 55 KGS, from 100 001 KGS up to 500 000 KGS - 75 KGS, over 500 000 KGS - 100 KGS
2,1,2	Payments executed during clearing hours from 9:00 AM till 11:45 AM via Internet banking	up to 5 000 KGS - 5 KGS, from 5 001 KGS up to 100 000 - 50 KGS, from 100 001 KGS up to 500 000 KGS - 60 KGS, over 500 000 KGS - 70 KGS
2,1,3	Payments executed during gross hours from 9:00 AM till 15:00 PM (Bishkek time) (till 14:00 on days prior to holidays) **	165 KGS
2,1,4	Payments executed during gross hours from 9:00 AM till 16:00 Bishkek time (till 15:00 on days prior to holidays) via Internet banking	150 KGS
2,1,5	Amendment to or cancellation of transfer (in national currency) after execution in operational system prepared in the form of letter or sent via gross	60 KGS
*	1 payment (clearing) accepted in violation of the rules of the operational day of BCS (Bulk Clearing System)	standard commission plus penalty. Penalty amount for transfers: up to 100 000 KGS - 250 KGS, from 100 001 KGS up to 500 000 KGS - 450 KGS, above 500 000 KGS - 600 KGS
**	1 payment (GROSS) accepted in violation of the rules of the operational day of BCS (Bulk Clearing System)	standard commission plus 500 KGS
2,2	Transfers in US Dollars *** **	
2,2,1	option OUR (correspondent bank(s) charges are at the expenses of remitter)	0,2% plus USD 20 SWIFT fee (min USD 30, max USD 350)
2,2,2	option OUR (correspondent bank(s) charges are at the expenses of remitter) via INTERNET-BANKING	0,15% plus USD 10 SWIFT fee (min USD 30, max USD 200)
2,2,3	option GUARANTEED OUR (correspondent bank(s) charges are at the expenses of remitter)	commission for option OUR plus USD 25
2,2,4	option GUARANTEED OUR (correspondent bank(s) charges are at the expenses of remitter) via INTERNET-BANKING	0,15% plus USD 35 SWIFT fee (min USD 40, max USD 200)
2,2,5	option BEN (correspondent bank(s) charges are at the expenses of beneficiary)	30 USD
2,2,6	option BEN (correspondent bank(s) charges are at the expenses of beneficiary) via INTERNET-BANKING	25 USD
	Payments through Raiffeisen Bank International AG in local holidays of Republic of Austria are always executed with the Next Day Value	
2,3	Transfers in EURO *** **	
2,3,1	option OUR (correspondent bank(s) charges are at the expenses of remitter)	
-	to Germany , Austria	0,15% plus EUR 15 SWIFT fee (min EUR 20, max EUR 200)
-	to other countries	0,2% plus EUR 20 SWIFT fee (min EUR 40, max EUR 300)
2,3,2	option OUR (correspondent bank(s) charges are at the expenses of remitter) via Internet Banking	0,15% plus EUR 10 SWIFT fee (min EUR 30, max EUR 200)
2,3,3	option BEN (correspondent bank(s) charges are at the expenses of beneficiary)	30 EUR
2,3,4	option BEN (correspondent bank(s) charges are at the expenses of beneficiary) via INTERNET-BANKING	25 EUR
2,4	Transfers in RUB/KZT *** **	
		0.1% plus USD 5 SWIFT fee (min USD 20, max USD 200)
2,5	Transfers in CNY *** **	
2,5,1	option OUR (correspondent bank(s) charges are at the expenses of remitter)	0,2% plus USD 10 SWIFT fee (min USD 30, max USD 300)
2,5,2	option BEN (correspondent bank(s) charges are at the expenses of beneficiary)	0,1% plus USD 10 SWIFT fee (min USD 20, max USD 200)
2,6	Transfers in other FCY **** **	
2,6,1	option OUR (correspondent bank(s) charges are at the expenses of remitter)	0,2% plus EUR 20 SWIFT fee (min EUR 40, max EUR 300)
2,6,2	option BEN (correspondent bank(s) charges are at the expenses of beneficiary)	0,1% plus EUR 10 SWIFT fee (min EUR 20, max EUR 200)

*** **	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	
*** **	Payments accepted from 9:00 till 12:00 shall be executed with "Same value date"	
	Payments accepted from 13:00 till 16:00 shall be executed with "Next value date"	
**** **	Payments in other currencies are always executed with the Next Day Value.	
2,7	Additional commission for execution of payments in FCY accepted from 13:00 till 16:00 with the Same Day Value (with bank's approval)	0,1%
2,8	Processing of SWIFT Payments through Demir-Halk Bank if complete IBAN is not specified/incorrectly specified)	additional commission - 5000 KGS
2,9	Amendment to and Cancellation of Transfer (OGMT in FCY) after execution in operational system before execution in payment system	500 KGS
2,10	Amendments ,cancellation requests and investigations/inquiries of the transfer	commission of correspondent bank (provided by Payment department) and plus USD 20
2,11	Return of funds (OGMTs) in case of absence of beneficiary, account closed, by the request of the customer or in other cases at discretion of the Bank	free of charge (DKIB credits actual amount received, i.e. minus correspondent banks charges)
2,12	Book-to-Book transfers	
2,12,1	in national currency	25 KGS
2,12,2	in foreign currency	100 KGS
2,12,3	in national currency via Internet Banking System	free-of-charge
2,12,4	in foreign currency via Internet Banking System	free-of-charge
2,12,5	between accounts of the same customer	free-of-charge
E	COLLECTIONS	
1	<u>CLEAN COLLECTIONS</u>	
1,1	EXPORT	
1,1,1	Acceptance of promissory notes, drafts and other payment documents for collection	0,2% (min USD 100) plus mail expenses
1,1,2	Collection of cheques **** **	0,5% (min USD 100) per cheque
**** **	DKIB has right to reject from collection of the cheques.	
1,2	IMPORT	
1,2,1	Advising of the clean collection	0,1% (min USD 25, max USD 100)
1,2,2	Delivery of financial documents (promissory notes, drafts, checks and other payment documents) for payment / acceptance	0,1% (min USD 50)
2	<u>DOCUMENTARY COLLECTIONS</u>	
2,1	EXPORT	
2,1,1	Acceptance of financial and commercial documents for collection (documents handling and preparation the collection instruction)	0,2% (min USD 100) plus mail expenses
2,2	IMPORT	
2,2,1	Advising of the documentary collection	0,1% (min USD 25, max USD 100)
2,2,2	Delivery of documents against:	
-	Payment by customer	0,1% (min USD 50)
-	Acceptance by customer	0,1% (min USD 50)
-	Free of payment (in case of relevant instruction)	USD 50
2,2,3	Inquires related to the documentary collections	USD 30
2,2,4	Return of unpaid documents	USD 50 plus mail expenses
2,2,5	Protest	USD 100 plus actual expenses

F	DOCUMENTARY LETTERS OF CREDIT	
1	EXPORT	
1,1	Pre-advising	USD 25
1,2	Advising	
1,2,1	Advising of the export LC	0,1% (min USD 100, max USD 500)
1,2,2	Advising of the amendments to the Export LC (for each amendment)	USD 50
1,3	Confirmation / Acceptance of draft / Negotiation of draft	negotiable
1,4	Checking of documents (each set)	0,3% (min USD 100, max USD 300) plus mail expenses USD 100
1,5	Cancellation of LC (upon consent of all other parties)	USD 100
1,6	Inquires related to the Export LC	USD 50
1,7	Transfer:	
1,7,1	- of the transferable letter of credit	0,1% (min USD 150, макс USD 2,000)
1,7,2	- of the amendments on transferable letter of credit	USD 100
1,7,3	Receipt of the documents and delivery to the Negotiating bank (in case of refusal of the Customer from checking of the documents)	USD 50 plus mail expenses
1,7,4	Expenses of third parties (banks), if any	by actual cost
2	IMPORT	
2,1	Consultation with LC draft preparation (shall be refundable by reducing commission for LC opening)	USD 100
2,2	Pre-Advising	USD 100
2,3	LC issuance arrangement	up to 1% from LC amount (min USD 50)
2,4	LC opening:	
2,4,1	In case of 100% of cash collateral	0,75% per quarter (min USD 250)
2,4,2	In case of other collateral (within the credit agreements)	up to 2% per quarter (min USD 250)
2,5	Amendment to LC*	USD 150 for each amendment
*	Bank will charge additional commission to be calculated and charged from difference, if changes are related to increase of amount and/or term of LC (items 2,4,1 and/or 2,4,2,)	
2,6	Checking of documents (each set)	0,3% (min USD 150, max USD 300)
2,7	Acceptance of Draft	negotiable
2,8	Cancellation of LC (upon consent of other parties)	USD 100
2,9	Discrepancy fee found while checking the documents and applicable to each set of the documents	USD 100
2,10	Confirmation by third party	negotiable
2,11	Inquires to the third parties related to the issuance, confirmation and payment of LC	USD 50
2,12	Expenses of third parties (banks), if any	by actual cost
G	GUARANTEES	
1	Pre-advising a guarantee	USD 25
2	LG issuance arrangement fee	0,5 % from LG amount (min USD 20)
3	LG issuance fee in case of 100% of cash collateral provision	0,75% per quarter (min USD 50)
4	Urgent LG issuance fee at same day in case of 100% of cash collateral provision or under the current credit line	plus USD 25 to standard commissions
5	LG issuance in case of other collateral provision	up to 2% per quarter (min USD 250)
6	Amendment to LG (on paper)*	USD 50
7	Amendment to LG (via SWIFT)*	USD 150
*	Bank will charge additional commission to be calculated and charged from difference, if changes are related to increase of amount and/or term of LG	
8	Indemnification	
8,1	Indemnification for account of the customer	USD 100
8,2	Indemnification for account of the bank (within the credit agreements)	negotiable
9	Avalizing of Promissory Notes	
10	Advising of LG, issued by other banks in favor of the Customer, without liability of the bank	0,1% (min USD 100, max USD 500)
11	Advising of the amendments to LG, issued by other banks in favor of the Customer, without liability of the bank	USD 100
12	Transmission of the Customer's claims for payment to the party issued the guarantee	USD 50
13	Inquires related to LGs (including via SWIFT)	USD 50
14	Expenses of third parties (banks), if any	by actual cost

STATE SECURITIES (TREASURY BILLS, NBKR'S NOTES)		
H		
1	Opening of the Custodial ("DEPO") Account	free-of-charge
2	Maintenance of the Custodial ("DEPO") Account	free-of-charge
3	Purchase/Sale of 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) **** **	
	Volume of executed transaction **** ** with securities (at par value)	
3,1	up to 50 000 som	250 KGS
3,2	from 50 000 som	0,5%, max 1 000 KGS
3,3	reporting of auction results (in case of approved application)	free-of-charge
**** **	fund for purchasing of State Securities at auctions or at secondary market should be in Customer's account one working day before auction conduct day or transactions at secondary market.	
**	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.	
BANK SAFE BOX RENT		
I		
1	Standard tariffs on bank safe box rent	
	For Bishkek branches and outlets (except the branch "DKIB-Main")	
1	Small size	15 days - 1100 som, monthly - 1500 som
2	Medium size	15 days - 1500 som, monthly - 1800 som
3	Big size	15 days - 2200 som, monthly - 2600 som
	For branch "DKIB-Main"	
1	Small size	15 days - 1100 som, monthly - 1800 som
2	Medium size	15 days - 1500 som, monthly - 2100 som
3	Big size	15 days - 2200 som, monthly - 3000 som
	For branches/outlets of DKIB in other cities / localities	
1	Small size	15 days - 350 som, monthly - 750 som
2	Medium size	15 days - 750 som, monthly - 1100 som
3	Big size	15 days - 1100 som, monthly - 1500 som
2	Other conditions	
2,1	Pledge for keys to a bank safe box **** **	100 USD
**** **	Bank returns the pledge amount if there is no lease payment debt, Customer presents two identical keys to the box and other terms, described in Agreement	
INTERNET-BANKING		
J		
1	connection to the system	free-of-charge
2	Identification Internet Number provision, passwords provision	free-of-charge
3	annual maintenance ("Full Internet-Banking option" and "Only-View option")	free-of-charge
4	additional security (obligatory for "Full Internet-Banking option" - min 1 e-token for any level) **** **	2 500 KGS
5	change of Identification Internet Number by customer's request	100 KGS
6	change of the options of Internet Banking (from View option to Full, or reverse)	free-of-charge
**** **	in case of more than one user at one of the levels, purchasing of e-tokens is necessary for each of the users (only if the e-token is set to this level). E-token is paid 1 time to connect. Period of validity - 7 years	
8	Standard limits on transactions via Internet-Banking	
	Transaction type	Daily limit and limit per 1 transaction
8,1	Foreign exchange transactions	
8,1,1	Foreign currency buy	500,000 KGS or equivalent in other currency
8,1,2	Foreign currency sell	500,000 KGS or equivalent in other currency
8,1,3	Arbitrage	500,000 KGS or equivalent in other currency
8,2	Money transfers in national currency via clearing	
8,3	Money transfers in national currency via gross	
8,4	Book-to book money transfers to third parties	1,000,000 KGS or equivalent in other currency
8,5	Book-to book money transfers between customers accounts	no limits

8,6	Money transfers in US Dollars / EURO via SWIFT system	30,000 USD or equivalent in other currency
8,7	Credit card debt repayment / overbalance replenishment	1,000,000 KGS or equivalent in other currency
8,8	Salary Payroll transfers	2,000,000 KGS or equivalent in other currency
8,9	Total limit per one customer (excluding of limit for salary payroll transfer)	13,000,000 KGS
K	PAY-ROLL SERVICE	free-of-charge
L	CASH COLLECTION / DELIVERY SERVICE	negotiable
M	DIRECT DEBIT SERVICE	
1	Collection of payments f/o utility/service company (DKIB is the processing bank of utility/service company)	from 1% till 2%
2	Replenishment of account by third parties through "Payments automatization" project	from 1% till 2%
3	Subscription to Direct Debit Service	free of charge
4	Proceeding the payment for Utilities Company services	as per clearing transfer fee
R	OTHER SERVICES	
1	ACCOUNT STATEMENTS	
1,1	Monthly	
1,1,1	-for legal entities	free-of-charge
1,1,2	-for private entrepreneurs (shall be printed by the order of the client not often than 1 time per month)	free-of-charge
1,2	Weekly	300 KGS monthly
1,3	Daily	500 KGS monthly
1,4	Automatic e-mail statements (monthly / weekly / daily, for users of the service "Internet Banking") and transactional notification service through "Demir-assistant of account"	free-of-charge
1,5	Via SWIFT	
1,5,1	- monthly	USD 50 (monthly commission)
1,5,2	- weekly	USD 150 (monthly commission)
1,5,3	- daily	USD 250 (monthly commission)
2	PRINTOUT FROM THE ACCOUNT(per 1 page)	100 KGS, max 500 KGS
3	PROVISION OF DUPLICATES OF PAYMENT DOCUMENTS (per 1 page)	100 KGS
4	OTHER DOCUMENTS SENT BY COURIER MAIL OUTSIDE OF KYRGYZSTAN	USD 100
5	REFERENCE LETTERS *****	
5,1	Handed over to the customer, or sent through mail inside the KR	600 KGS
5,2	Sent through courier mail outside of the KR	USD 100
*****	Bank does not commit to the issuance of recommendation letters.	
6	CONFIRMATION LETTERS:	
6,1	Confirmation letter on opening/closing of account/s	free-of-charge
6,2	Second confirmation letter on account opening/closing	100 KGS (1 original)
6,3	Confirmations on account availability and account balance confirmations	100 KGS (1 original)
6,4	Confirmations, excluding confirmations on account availability and on account balance (availability/absence of credits, paid-in capital payment, etc.)	150 KGS (1 original)
6,5	Urgent confirmation letter (within 1 day), excluding on account/s opening/closing	300 KGS (1 original)
6,6	Confirmation on account availability and account balance to foreign embassies and other international organisations	
6,6,1	Normal (prepared for the next bank's day after the day when application has been submitted by the customer)	KGS 550 (including taxes)
6,6,2	Urgent (prepared during 2 hours in the day when application has been submitted by the customer)	KGS 700 (including taxes)
6,6,3	Duplicate of any confirmation, mentioned above (absolutely identical to the main confirmation or only differs from the basic language of confirmation preparation (Russian / English))	50% from the primary confirmation cost per each duplicate

6,7	Confirmation of account turnover in the form of letter	
6,7,1	- up to 1 year	270 KGS (1 original)
6,7,2	- from 1 year to 3 years	350 KGS (1 original)
6,7,3	- over 3 years	550 KGS (1 original)
6,8	Confirmations to independent Auditors	
6,8,1	- handed over to the Customers	300 KGS
6,8,2	- sent via fax and/or by mail in Kyrgyzstan	300 KGS
6,8,3	- sent via fax outside of Kyrgyzstan	600 KGS
6,8,4	- sent by courier mail outside of Kyrgyzstan	USD 100
7	TRANSFER (TELEX/ SWIFT/FAX/ TELEPHONE) CHARGES	USD 20
8	Execution of payments via bank's branches/outlets for services, provided by OJSC "Kyrgyztelecom" (subscribers' commission)	free of charge

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. General Terms and Conditions include, commissions, value date and other conditions applicable to all types of banking services and products provided by "Demir Kyrgyz International Bank" CJSC.
- 2 All commissions are indicated without taxes. Taxes shall be 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 The Bank has the right to establish special commissions different from set above for those customers, whose volume and transactions justify so, or depending on changes of the market conditions.
- 5 "Demir Kyrgyz International Bank" CJSC has the full right and authority to change Terms and Conditions fully or partially without prior notice to the customers at any time by placing new T&C in the branches' operational hall or in web-site of the Bank - www.demirbank.kg
- 6 Information on current applicable Terms and Conditions of "Demir Kyrgyz International Bank" CJSC shall be available at the customer's first demand.
- 7 Definition "Legal Entities" includes: legal entities residents and non-residents of KR, embassies and consular departments, branches and representative offices, international projects and organizations.
- 8 Interest rates and other conditions applicable to credit products are set in separate Addendum and shall be revised according to the market conditions.
- 9 Interest rates and other conditions applicable to demand and time deposits are set in separate Addendum and shall be revised according to the market conditions.
- 10 Terms and conditions applicable for pos-terminals and virtual pos-terminals serving are set in separate Addendum and shall be revised according to market conditions.

Familiarized / accepted: _____

Date: _____