

**№ 22 GENERAL TERMS AND CONDITIONS of "DEMIR KYRGYZ INTERNATIONAL BANK" CJSC, applicable to INDIVIDUALS, valid in all Bank's units starting from 18/07/2016**

№	Service name	Commissions / conditions
<b>C</b>	<b>MONEY TRANSFERS</b>	
<b>1</b>	<b>BOOK-TO-BOOK TRANSFERS (OUTGOING MONEY TRANSFERS) IN</b>	
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
<b>2</b>	<b>CLEARING TRANSFERS (OUTGOING MONEY TRANSFERS IN NATIONAL CURRENCY (KGS))</b>	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 letteror sent via gross)	KGS 60
<b>3</b>	<b>GROSS TRANSFERS (OUTGOING MONEY TRANSFERS IN NATIONAL CURRENCY (KGS))</b>	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 letteror sent via gross)	KGS 60
<b>4</b>	<b>SWIFT TRANSFERS (MONEY TRANSFERS IN FCY)*</b>	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	<b>OUTGOING</b>	
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)

No	Service name	Commissions / conditions
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 Payments, accepted from 13:00 till 16:00, with the Same Day Value (with bank's approval)	
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	
	Normal	
	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)
	Urgent	
	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	
	Normal	
	OUR**	0.2% plus EUR 15 commission for SWIFT (min EUR 30, max EUR 400)
	BEN***	0.1% (min EUR 10, max EUR 400)
	Urgent	
	OUR**	0.2% plus EUR 15 commission for SWIFT(min EUR 35, max EUR 400)
	BEN***	0.1% (min EUR 15, max EUR 400)
	(**) - Correspondent bank(s) charges are at the expenses of remitter	
	(***) - Correspondent bank(s) charges are at the expenses of beneficiary	
	Normal transfer is the option when transfer value date is on the 2th bank's working day after transaction date. Transaction date is always bank's working day.	
	Urgent transfer is the option when transfer value date is on the next bank's working day after transaction date. Transaction date is always bank's working day.	
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	<b>INCOMING</b>	<b>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</b>
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	<b>FAST TRANSFERS</b>	
5.1	"Unistream" / "Western Union" / "MoneyGram" / "Golden Crown"	according to the tariffs of the payment system at the moment of payment execution

**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.