

**Tariffs of the "Kyrgyz-Swiss Bank" CJSC
on transaction banking of Natural Persons**

No.	Service Description	Tariffs	Remarks
Section 1. Account Opening			
1.1.	Demand account*	200 KGS	
	*Opening of subsequent current bank accounts	free of charge	
1.2.	Opening of time deposit account	free of charge	
Section 2. Account Maintenance Fee			
2.1.	Maintenance of an account	free of charge	
2.2.	Maintenance of a nonoperating account for more than 12 months	100 KGS	monthly, with an account balance of 200 KGS or less, for accounts in foreign currency - an equivalent at the NBKR discount rate as of the debiting date
2.3.	Connection to I-bank	free of charge	
2.4.	I-bank maintenance fee	free of charge	
Section 3. Money Transfers			
3.1.	Intrabank transfers, including between branches:		
3.1.1.	in KG soms	free of charge	
3.1.2.	in US dollars	free of charge	
3.1.3.	in other currencies	free of charge	
3.2.	Transfers in national currency via Clearing System from 9:00 till 12:00		
3.2.1.	up to 20 000 KGS	10 KGS	
3.2.2.	from 20 000,01 to 100 000 KGS	30 KGS	
3.2.3.	from 100 000,01 to 500 000 KGS	50 KGS	
3.2.4.	from 500 000,01 to 1 000 000 KGS	65 KGS	
3.3.	Transfers in national currency via Gross System from 9:00 till 16:00:		
3.3.1.	with cashless account replenishment	120 KGS	
3.3.2.	with cash replenishment of the account up to 10,000,000 KGS	120 KGS	
3.3.3.	with cash replenishment of the account over 10,000,000.01 KGS	0,07%	of the transfer amount
3.4.	Cancellation of the clearing payment after its processing but prior to completion of BCS exchange (before 13:00)	200 KGS	
Section 4. Foreign currency transfers via SWIFT System			
4.1.	in US dollars with "SHA" * option	0,1% (min.\$15-max.\$200) / 0,65% (min.\$100-max.\$500)	depending on the correspondent bank* and additional commission of third correspondent banks
4.2.	in US dollars with "OUR"*** option	0,15% (min.\$30-max.\$300) / 0,65% (min.\$100-max.\$500)	
4.3.	in US dollars with "Guaranteed OUR" option	standard fee OUR+\$50	
4.4.	in Euro with "SHA"* option	0,1% (min. EUR25-max.EUR200) / 0,65% (min. EUR100-max.EUR500)	depending on the correspondent bank* and additional commission of third correspondent banks
4.5.	in Euro with "OUR"*** option	0,15% (min. EUR30-max.EUR300) / 0,65% (min. EUR100-max.EUR500)	
4.6.	in CHF francs with "SHA" * option	0,1% (min.15CHF-max.200CHF) / 0,65% (min.100CHF-max.500CHF)	
4.7.	in CHF francs with "OUR"*** option	0,15% (min.30CHF-max.300CHF) / 0,65% (min.100CHF-max.500CHF)	
4.8.	in KZ tenge with "OUR"*** option	0,1% (min.KZT2500-max.KZT60000)	
4.9.	in RU rouble with "OUR"*** option	0,1% (min.RUB500-max.RUB12000)	
4.10.	in other currencies with "OUR"*** option	0,2% (min.7000KGS-max.35000KGS)	
4.11.	Cancellation/revocation/amendment/investigation fees	\$70 + third banks fees	per each application
4.12.	Transfers and payments via money transfer systems	according to tariffs imposed by money transfer systems	
*upon payment after 14-30 hours, and before the end of the banking day, depending on the correspondent bank, the commission may increase up to 600 USD / EUR / CHF.			
Section 5. Cashier Services			
5.1.	Disbursement of cash money:		
5.1.1.	that were received in hard cash	free of charge	
5.1.2.	Disbursement of cash money that were received on a non-cash basis in excess of previously turned in amount:		
5.1.3.	in KG soms	0,2% (min. 50 KGS)	in case of receipt of funds through an internal bank transfer from non-residents, the fee is charged in accordance with Clause 5.1.4. Tariffs for transaction banking of non-resident natural persons and legal entities
5.1.4.	in foreign currency	0,5%	

5.2.	Pensions/benefits/salaries cash-out transaction at cash department	free of charge	
5.3.	Cash-out transaction***		
5.3.1.	in KG soms	free of charge	
5.3.2.	in foreign currency	according to tariffs that are established on a daily basis	fee in US dollars is not charged if monetary funds were on the client's account for more than 60 days
5.4.	Commission for acceptance of dilapidated/damaged banknotes		
5.4.1.	in KG soms	free of charge	
5.4.2.	in US dollars	1%	applicable to banknotes with denomination of 100 USD only
5.5.	in Euro, Russian rubles and Kazakh tenge	as agreed	
5.6.	Recounting and conversion of small denominated currencies into large ones	1%	conversion is applicable to US dollars only
5.7.	Exchange of dilapidated foreign bills for solvent ones	1%	applicable to banknotes with denomination of 100 USD only
5.8.	Recounting and verification of banknotes authenticity, without subsequent contribution of cash to the account	1 KGS per banknote (maximum 5 000 KGS)	free of charge for the bank clients
Section 6. Conversion Services			
6.1.	Purchase/sale, conversion of non-cash foreign currency	rates are set by Bank's order	market rates may be negotiable
6.2.	Purchase/sale of hard cash foreign currency		
Section 7. Transactions with Government Securities			
7.1.	Purchase of government securities in the primary market	0,2% of the Government Securities purchase price, minimum - 100 KGS	
Section 8. Transactions with Refined Precious Metals in the Form of Weighted Bullion Bars Issued by the NBKR			
8.1.	Cost of weighted bullion bars	The sale/repurchase price is set by the Bank	
8.2.	Expert examination of weighted bullion bars*	5%	of the bullion bar cost
	* The repurchase of weighted bullion bars is carried out upon availability of their certificate only. If the weighted bullion bar does not have a certificate or the certificate is damaged or decayed and its contents cannot be read, the weighted bullion bar is sent for a detailed examination to the National Bank of the Kyrgyz Republic		
Section 9. Other Services			
9.1.	Issuance of certificates****	300 KGS	on the availability/ absence of an account, on the NBKR accounting rate, on the account activity, on the turnover, account balances, etc.
9.2.	Issuance of urgent certificates on a same day basis	500 KGS	
9.3.	Certificate of account turnover for the period of over 1 month****	300 KGS	
9.5.	Issuance of the cheque-book (25 checks) (75 checks)	200 KGS 400 KGS	
9.5.	Audit confirmation issued to the client and/or sent by e-mail	200 KGS	
9.6.	Audit confirmation sent by courier beyond the Kyrgyz Republic	200 KGS + courier service costs	
9.7.	Information and consulting services (depending on the scope of services provided)	50 - 200 \$	
9.8.	Issuance of duplicate documents from the archive	1000 KGS	

Note:

*The commission of the intermediary bank and the recipient bank is paid by the Recipient

**The commission of the intermediary bank and the recipient bank is paid by the Sender with the use of "OUR" option

***For the purpose of further funds transfer, including with intrabank transfer

**** Provided on the next business day from the date of Application acceptance

General Information:

1. All commissions are inclusive of sales tax.

2. The Bank reserves the right to change the established sizes of commissions depending on market conditions, as well as in agreement with the client, set individual tariffs/interest rates, depending on market conditions, according to the decision of the authorized body and in accordance with the legislation of the Kyrgyz Republic.

3. Tariffs indicated in foreign currencies are charged in KG soms at the discount rate of the National Bank of the Kyrgyz Republic as of the transaction day.

4. Information on the Bank's current tariffs is issued to the client upon request.