

Tariffs for servicing products based on VISA payment cards for individuals and individuals on the basis of salary projects

	Service	Visa Classic personal/instant	Visa Classic Payroll Project	Visa Gold personal/instant	Visa Gold Payroll Project
1	Card issue, re-issue, and servicing				
1.1.	Opening an account in KGS/USD for resident clients	free of charge	free of charge	free of charge	free of charge
	Opening an account in KGS for non-resident clients	free of charge	free of charge	free of charge	free of charge
1.2.	Card issue:				
	- for resident clients (embossed) (5-7 business days for Bishkek; 10-15 business days for regions)	free of charge	free of charge	free of charge	free of charge
	- for non-resident clients (embossed) (5-7 business days for Bishkek; 10-15 business days for regions)	KGS 5000	KGS 5000	KGS 5000	KGS 5000
1.3.	Card re-issue for resident clients:				
	- expiration	free of charge	free of charge	free of charge	free of charge
	- loss, theft, damage	KGS 200/USD 3	KGS 100	KGS 300/USD 3.5	KGS 200/USD 3
	Card re-issue for non-resident clients:				
	- expiration	KGS 500	KGS 500	KGS 1 000/ 12 USD	KGS 1 000
	- loss, theft, damage	KGS 1 000	KGS 1 000	KGS 1 000/ 12 USD	KGS 1 000
1.4.	PIN envelope re-issue	KGS 50/USD 1	KGS 50	KGS 60/USD 1	KGS 60
1.5.	Card account closure at the request of the client	free of charge	free of charge	free of charge	free of charge
1.5.1	Closing of a card account that has been inactive for 12 months or more	100 KGS, 1 USD, and if the balance is less than 100 KGS, 1 USD - in the amount of the balance of funds on the card account.	100 KGS, 1 USD, and if the balance is less than 100 KGS, 1 USD - in the amount of the balance of funds on the card account.	100 KGS, 1 USD, and if the balance is less than 100 KGS, 1 USD - in the amount of the balance of funds on the card account.	100 KGS, 1 USD, and if the balance is less than 100 KGS, 1 USD - in the amount of the balance of funds on the card account.
1.6.	Annual fee for resident clients:				
	year 1	KGS 200/USD 3	free of charge	KGS 0 / USD 6	free of charge
	year 2 and further	KGS 100/USD 2	KGS 100	KGS 200/ USD 3	KGS 200
	Annual fee for non-resident clients:				
	year 1, year 2 and further	KGS 500	KGS 500	KGS 2000 / 20 USD	KGS 2000
1.7.	Blocking/unblocking	free of charge	free of charge	free of charge	free of charge
1.8.	Minimum required balance for resident clients	KGS 0 / USD 0	KGS 200	0 com/ USD 0	KGS 200
	Minimum required balance for non-resident clients	KGS 2 000	KGS 2 000	KGS 5 000	KGS 5 000
1.9.	Text message notifications for resident clients (monthly)	1 st month free of charge, then KGS 30/USD 0.4 per month	1 st month free of charge, then KGS 30 per month	1 st month free of charge, then KGS 40/USD 0.5 per month	1 st month free of charge, then KGS 30 per month
	Text message notifications for non-resident clients (monthly)	KGS 50	KGS 50	KGS 60	KGS 60
2	Card operations*				
	Cash withdrawal for resident clients:				
2.1.	- Kompanion Bank's devices (cash withdrawal terminals****/ ATMs)	0% in KGS ³ /1,5% in USD	0% ¹	0% in KGS ³ /1,5% in USD	0% ¹
	- Demir Bank's devices (cash withdrawal terminals****/ ATMs)	0% in KGS ⁴ /1,5% in USD	0% ²	0% in KGS ⁴ /1,5% in USD	0% ²
	- other bank's devices (cash withdrawal terminals****/ ATMs)	0% ⁵	0% ⁶	0% ⁵	0% ⁶
	- via cash withdrawal slip (withdrawal without a card and passport)	0,2% in KGS/ 1,5% in USD	0,2% in KGS/1,5% in USD	0,2% in KGS/ 1,5% in USD	0,2% in KGS
	Cash withdrawal for non-resident clients:				
	- Kompanion Bank's devices (cash withdrawal terminals****/ ATMs)	0,5% in KGS/1,5% in USD	0,5% in KGS/1,5% in USD	0,5% in KGS/1,5% in USD	0,5% in KGS
	- Demir Bank's devices (cash withdrawal terminals****/ ATMs)	0,5% in KGS/1,5% in USD	0,5% in KGS/1,5% in USD	0,5% in KGS/1,5% in USD	0,5% in KGS

	- other bank's devices (cash withdrawal terminals****/ ATMs)	1% min KGS 300	1% min KGS 300	1% min KGS 300	1% min KGS 300
	- via cash withdrawal slip (withdrawal without a card and passport)	0,5% in KGS/1,5% in USD	0,5% in KGS/1,5% in USD	0,5% in KGS/1,5% in USD	0,5% in KGS
2.2.	Non-cash payment for products and services at retail and service outlets	free of charge	free of charge	free of charge	free of charge
2.3.	Balance enquiry				
	- Kompanion Bank ATMs	free of charge	free of charge	free of charge	free of charge
	- Demir Bank ATMs	free of charge	free of charge	free of charge	free of charge
	- other bank ATMs	KGS 50/USD 1	KGS 50	KGS 60/USD 1	KGS 60
2.4.	ATM mini statement (recent 10 transactions)	KGS 5/USD 0.1	KGS 5	KGS 5/USD 0.1	KGS 5
2.5.	Cash deposit via cash desk	free of charge	free of charge	free of charge	free of charge
2.5.1.	Replenishment (via PAYMENT TERMINALS)	free of charge	free of charge	free of charge	free of charge
2.6.	Non-cash crediting of funds to card	free of charge	free of charge	free of charge	free of charge
2.7.	Balance interest	n/a	n/a	n/a	n/a
3	Limits**				
3.1.	PayWave transactions (daily limit)	KGS 5 000 10 transactions	KGS 5 000 10 transactions	KGS 5 000 10 transactions	KGS 5 000 10 transactions
3.2.	Cash withdrawal via ATMs				
	- 1 transaction for Kompanion Bank's cardholders	KGS 25 000	KGS 25 000	KGS 25 000	KGS 25 000
	- 1 transaction for cardholders of other banks	KGS 10 000	KGS 10 000	KGS 10 000	KGS 10 000
	- daily limit for Kompanion Bank's cardholders	KGS 200 000	KGS 200 000	KGS 300 000	KGS 200 000
3.3.	Non-cash payment for products and services	KGS 200 000	KGS 200 000	KGS 300 000	KGS 200 000
3.4.	Internet payment (daily limit)	KGS 200 000	KGS 200 000	KGS 300 000	KGS 200 000
4	Claims				
4.1.	Refund of money forgotten in Bank's ATM. Refund is made upon the next scheduled cash collection within 10 business days.	KGS 100/USD 1.5	KGS 100	KGS 100/USD 1.5	KGS 100
4.2.	Return of card left in Bank's ATM. Card is returned upon the next scheduled cash collection within 30 business days.	KGS 100/USD 1.5	KGS 100	KGS 100/USD 1.5	KGS 100
4.3.	Urgent card return within 2 business days (if the card has been left in Bank's ATM in Bishkek)	KGS 200/USD 3	KGS 200	KGS 200/USD 3	KGS 200
4.4.	Urgent card return within 5 business days (if the card has been left in Bank's ATM outside Bishkek)	KGS 200/USD 3	KGS 200	KGS 200/USD 3	KGS 200
4.5.	Return of card left in other bank's ATM	KGS 200/USD 3	KGS 200	KGS 200/USD 3	KGS 200
4.6.	Claims on transactions conducted via other bank's ATMs	KGS 500/USD 6	500 KGS	KGS 500/USD 6	500 KGS
4.7.	Disputable Transactions Commission / Application for Arbitration by IPS Visa (Standard consideration time 30 workers days).	700 KGS/ USD 8	700 KGS	700 KGS/ USD 8	700 KGS
4.8.	Submission of photo/video reports, investigation of claim on other people's cards in the devices of Kompanion Bank CJSC – KGS 1000/ USD 12				
5	Additional services				
5.1.	Visa Global Customer Support Services provided by Visa	Yes			
5.2.	Incoming Visa Direct transfers (Visa to Visa)	Yes			
5.3.	3D-Secure	Yes			
5.4.	Contactless payment	Yes			

¹ The promotion is valid from 05.06.2023 to 31.03.2024 (inclusive). The terms and conditions of the promotion apply to ATMs of banks within Kyrgyzstan.

² The promotion is valid from 05.06.2023 to 31.03.2024 (inclusive). The terms and conditions of the promotion apply to ATMs of banks within Kyrgyzstan.

³ The promotion is valid from 05.06.2023 to 31.03.2024 (inclusive). The terms and conditions of the promotion apply to ATMs of banks within Kyrgyzstan.

⁴ The promotion is valid from 05.06.2023 to 31.03.2024 (inclusive). The terms and conditions of the promotion apply to ATMs of banks within Kyrgyzstan.

⁵ The promotion is valid from 05.06.2023 to 31.03.2024 (inclusive). The terms and conditions of the promotion apply to ATMs of banks within Kyrgyzstan.

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* Equivalent in foreign currency at the Bank's exchange rate by the date of cash withdrawal/payment

** Primary card limits can be changed at the client's request.

*** Cash withdrawal terminal - POS terminal for cash withdrawal from cards, as well as replenishment of bank account with the card installed in the bank branches

The fees are applicable to all branches and outlets of the Bank. The fees may change. Information about changes to the fees is published on the Bank's website at least 10 business days prior to the effective date and is also available on the information boards in the Bank's offices.

The fees include taxes according to the applicable KR law.