



Elcard Card Service Fees

№	Service	Individuals	Payroll Projects	Pension Card	Social Card
1	Card issue and account opening (5-7 business days for Bishkek; 10-15 business days for regions)	free of charge	free of charge	free of charge	free of charge
2	Annual fee (year 1) for resident clients	free of charge	free of charge	free of charge	free of charge
3	Annual fee (year 2 and further) for resident clients	100 KGS	100 KGS	free of charge	free of charge
4	Annual fee for non-resident clients	500 KGS	not applicable	not applicable	not applicable
5	Delivery of cards around Bishkek upon online opening	100 KGS	100 KGS	100 KGS	100 KGS
6	Minimum required balance for resident clients ¹	0 KGS	100 KGS	100 KGS	0 KGS
	Minimum required balance non-resident clients ¹	2 000 KGS	not applicable	not applicable	not applicable
7	Re-issue (expiration) for resident clients	free of charge	free of charge	free of charge	free of charge
	Re-issue (loss, theft, damage, PIN loss) for resident clients	100 KGS	100 KGS	free of charge; more than twice a year - 100 KGS	80 KGS
	Re-issue (expiration) non-resident clients	500 KGS			
	Re-issue (loss, theft, damage, PIN loss) non-resident clients	1000 KGS	not applicable	not applicable	not applicable
8	Card account closure at the request of the client	free of charge	free of charge	free of charge	free of charge
9	Closing of a card account that has been inactive for 12 months or more	100 KGS, and if the balance is less than 100 KGS- in the amount of the balance of funds on the card account.			
10	Blocking/unblocking	free of charge	free of charge	free of charge	free of charge
11	Text message notifications	1 st month free of charge, then 20 KGS per month	1 st month free of charge, then 20 KGS per month	free of charge	n/a
		For non-residents- 50 KGS per month			
12	Withdrawal for resident clients:				
	- Kompanion Bank's devices (cash withdrawal terminals**/ ATMs)	free of charge ³	free of charge ⁶	free of charge	free of charge
	- Demir Bank's devices (cash withdrawal terminals**/ ATMs)	free of charge ⁴	free of charge ⁷	free of charge	free of charge
	- other bank's devices (cash withdrawal terminals**/ ATMs) within Kyrgyzstan	free of charge ⁵	free of charge ⁸	free of charge ⁹	free of charge ¹⁰
	- other bank's (cash withdrawal terminals**/ ATMs) outside Kyrgyzstan	1.5%	1.5%	1.5%	1.5%
	- via cash withdrawal slip (withdrawal without a card and passport)	0.2% in KGS	0.2% in KGS	free of charge in KGS	free of charge in KGS
	Withdrawal non-resident clients:				
	- Kompanion Bank's devices (cash withdrawal terminals**/ ATMs)	0.5%			
	- Demir Bank's devices (cash withdrawal terminals**/ ATMs)	0.5%			
	- other bank's devices (cash withdrawal terminals**/ ATMs) within Kyrgyzstan	0.6%	not applicable	not applicable	not applicable
- other bank's (cash withdrawal terminals**/ ATMs) outside Kyrgyzstan	1.5%				
- via cash withdrawal slip (withdrawal without a card and passport)	0.5% in KGS				
13	Merchant payments	free of charge	free of charge	free of charge	free of charge
14	Balance enquiry:				
	- Kompanion Bank ATMs	free of charge	free of charge	free of charge	free of charge
	- Demir Bank ATMs - other bank ATMs	free of charge 7 KGS	free of charge 7 KGS	free of charge 7 KGS	free of charge 7 KGS
15	ATM mini statements (recent 10 transactions)				
	- Kompanion Bank ATMs	5 KGS	5 KGS	free of charge	free of charge
	- Demir Bank ATMs - other bank ATMs	5 KGS 7 KGS	5 KGS 7 KGS	free of charge 7 KGS	free of charge 7 KGS
16	Replenishment (via cash office)	free of charge	0.5%	0.5%	0.5%
17	Replenishment (via PAYMENT TERMINALS)	free of charge	free of charge	free of charge	free of charge
18	Replenishment (non-cash)	free of charge	free of charge	free of charge	free of charge
19	Balance interest	3% p.a.	0%	3% p.a.	3% p.a.
20	Technical (unauthorized) overdraft fee	0%	0%	0%	0%
21	Minimum required balance for interest accrual	3,000 KGS	-	1 000 KGS	500 KGS

Claims					
22	Card return (other bank ATMs); claims on transactions conducted via other bank's ATMs. Usual response time - 30 business days	100 KGS	100 KGS	100 KGS	100 KGS
23	Urgent card return (within 2 business days if a card has been left in the Bank's ATM in Bishkek; within 5 business days if a card has been left in the Bank's ATM outside Bishkek)	200 KGS	200 KGS	100 KGS	100 KGS
24	Card return (Kompanion Bank ATMs)	free of charge	free of charge	free of charge	free of charge
25	Refund of money left in the Bank's ATM. Refund is made after the next scheduled cash collection within 10 business days	50 KGS	50 KGS	50 KGS	50 KGS
26	Investigation of card claims (including photo & video proofs) (Kompanion Bank ATMs)	100 KGS	100 KGS	100 KGS	100 KGS
27	Investigation of card claims (including photo & video proofs) (other bank ATMs)	tbd by merchant acquirer	tbd by merchant acquirer	tbd by merchant acquirer	tbd by merchant acquirer
Limits 2					
28	Withdrawal limit: - one transaction for Kompanion Bank's cardholders - one transaction for cardholders of other banks - daily limit for Kompanion Bank's cardholders	15,000 KGS 10,000 KGS 200,000 KGS	15,000 KGS 10,000 KGS 200,000 KGS	15,000 KGS 10,000 KGS 200,000 KGS	15,000 KGS 10,000 KGS 200,000 KGS
29	Non-cash payments (daily limit)	300,000 KGS	300,000 KGS	100,000 KGS	100,000 KGS
30	For incoming transfers via Zolotaya Korona	1 million KGS (currency equivalent) per month	1 million KGS (currency equivalent) per month	1 million KGS (currency equivalent) per month	1 million KGS (currency equivalent) per month
31	Contactless purchase limit without PIN entry (daily limit)	2,000 KGS 10 transactions*	2,000 KGS 10 transactions*	2,000 KGS 10 transactions*	2,000 KGS 10 transactions*

¹ The minimum required balance will be frozen on a client's account upon the first deposit of funds to the account. This amount will be available upon expiration of a client's card or termination of his/her account.

² The limits can be changed at the client's request.

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.

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* Changes to these limits apply from 10.06.2023

** 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 offices of the Bank. The fees may change. Information about changes to the fees is published on the Bank's website at least 10 working days prior to the effective date and is also available on the information boards in the Bank's offices. The fees include taxes as stipulated by the applicable KR law. Other account service fees are provided in the Bank's Schedule of Fees.