



Overdraft with Kompanion Bank's Elcard cards

Overdraft with Elcard allows you to withdraw cash even if your available card balance goes below zero (up to 100% of salary). In other words, overdraft means anytime access to credit without having to apply for a consumer loan.

Benefits of overdraft:

- Make urgent purchases at any time without having to wait for a payday or borrow money;
- Simple procedure: after signing a contract with the Bank only once, you can use overdraft many times;
- Automatic repayment of a debt after salary is transferred to your account and you can use overdraft again.

Profitable interest rates:

- 0%** - when making non-cash payments for products and services (within 30 days);
- 2,17%** - when withdrawing cash (within 30 days from the day of withdrawal). Interest is charged on each amount **separately**;

For example: A client used overdraft on September 1 when he withdrew KGS 3,000 from his card. He withdrew another KGS 2,000 on September 5. The client got salary on September 25 and his debt was automatically repaid. In this case, interest for the specified period will be calculated for each amount separately: KGS 51.29 for KGS 3,000 and KGS 28.49 for KGS 2,000.

Interest is only charged on actual amounts spent and only for the days when the client used overdraft.

Guarantee:

- amounts up to 70% of salary - no guarantee is required;
- amounts up to 100% of salary - a guarantee form a company or a guarantee from two colleagues of a client.

Overdraft terms and conditions:

| Period | Duration | Interest rate, per annum |
|--|----------|---|
| Grace period is a report period from the date of overdraft. | 30 days | Non-cash payment for products and services - 0% Cash withdrawal - 2,17% (interest rate 26% per annum) |