

Fees and charges
Kompanion e-Wallet from 01.12.2021

No.	Service	Fee	
		Remote identification	Identified e-wallet
1.	Registration and maintenance		
1.1.	Registration	Free	Free
1.2.	Maintenance	Free	Free
1.3.	Identification	Free	Not required
1.4.	Linking e-wallet to an identified client	Free	Free
1.5.	PIN reset	Free	Free
1.6.	PIN change	Free	Free
1.7.	Client data change	Free	Free
1.8.	E-wallet block upon client request	Free	Free
1.9.	Minimum required balance	Not required	Not required
1.10.	Linking Elcard	Free	Free
2.	Payments		
2.1.	Utilities	Free	Free
2.2.	Mobile top up	Free	Free
2.3.	Internet providers	Free	Free
2.4.	Merchant payments	Free	Free
2.5.	Other services ¹	From KGS 5	From KGS 5
2.6.	Transfer to another Kompanion e-wallet	Free	Free
2.7.	Transfer to Kompanion Bank account	Free	Free
2.8.	Transfer to any Elcard card including Kompanion Bank cards	0.5%	0.5%
2.9.	Transfer to Kompanion bank card (Visa/Elcard) using card-account number	0.1%	0.1%
2.10.	Deposit replenishment (Kompanion Bank)	Free	Free
2.11.	Loan repayments (Kompanion Bank)	Free	Free
2.12.	Transfer from Elcard to e-wallet	Free	Free
2.13.	E-wallet replenishment via cash-in terminal	Free	Free
2.14.	E-wallet replenishment via Umai cash-in terminals	1.5%	1.5%
2.15.	E-wallet replenishment via Pay24 cash-in terminals	2.5%	2.5%
2.16.	E-wallet replenishment via Quick Pay cash-in terminals	2%	2%
2.17.	E-wallet replenishment via Onoi cash-in terminals	2%	2%
2.18.	E-wallet replenishment via O! cash-in terminals ²	0.5%	0.5%
2.19.	E-wallet replenishment via QIWI Russia cash-in terminals	Free	Free
2.20.	E-wallet replenishment via agents	30 KGS	30 KGS
2.21.	Withdrawal via Kompanion Bank cash desks	0.5%	0.5%
2.22.	Withdrawal via agents	30 KGS	30 KGS
2.23.	Replenishment of Qiwi e-wallet	N/a	2%
2.24.	Replenishment of Russian cards	N/a	2% min 35 KGS
2.25.	Replenishment of Elsom, O!Dengi ³ , BalanceKg, Megapay e-wallets	N/a	1%

¹ Fees are determined by services providers and are indicated before payment confirmation when a transaction is conducted.

² for period 01.08.2021 – 31.12.2021

³ O!Dengi e-wallet with 0% fee for period 01.08.2021 – 31.12.2021

**3Limits on operations with
Kompanion e-Wallet**

Remote identification	Identified e-wallet
Maximum balance KGS 30,000	Maximum balance KGS 6,000,000
Maximum volume of monthly payments KGS 30,000	Maximum volume of monthly payments KGS 6,000,000
Limit per transaction KGS 15,000	Limit per transaction KGS 200,000
<p>The following services are not available:</p> <ul style="list-style-type: none"> • replenishment of Russian cards (Visa, Master, MIR) • replenishment of QIWI wallet (KR, Russia, Kazakhstan, Uzbekistan, Ukraine) • receiving loans • transfers to Elsom, O!Dengi, BalanceKg, Megapay e-wallets • receiving loans 	No limitations on transfers and payments