

Fees and charges
Kompanion e-Wallet from 01.11.2021

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

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

² for period 01.08.2021 – 01.12.2021

³ O!Dengi e-wallet with 0% fee for period 01.08.2021 – 01.12.2021

**Limits 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