

TARIFFS FOR SERVICES PROVIDED TO INDIVIDUALS BY "HALYK BANK KYRGYZSTAN" OJSC THROUGH THE AGENT'S MOBILE APPLICATION

Valid from "03" June 2024

No.	Name of service	Commission rate	Commission amount		Notes
			Minimum	Maximum	
1. ACCOUNT OPENING					
1.1.	Opening on-demand account in the Agent's Mobile Application*				
	- residents	Free			
	- non-residents	Free			
1.2.	Opening of second and subsequent on-demand accounts by currency				
	- residents	100.00 som			
	- non-residents	500.00 som			
1.3.	Opening a fixed-term deposit	Free			
1.4.	Minimum balance on the on-demand account	Not required			
1.5.	Account servicing, except paragraph 1.6.	Free			
1.6.	Monthly fee for servicing an account having no turnover for 6 months	In the amount of the balance on the funds account, but not more than 100.00 soms			
1.7.	Account statement in the Agent's Mobile application	Free			
1.8.	Closing an account	Free			
*Agent's mobile application is a tool (software) provided by an agent of a payment organization, which is also a supplier of goods/services, which users access through mobile devices/applications, and through which the payment organization, independently or through an agent, provides services for accepting payments in for the benefit of third parties using funds returned to the user (client)/subscriber of this supplier of goods/services on account of advance funds/prepayment funds or parts thereof previously deposited into his personal account.					
2. CASH OPERATIONS					
2.1.	Withdrawal of cash from the client's account, within the limits of cash previously deposited to the client's account*:	Free			After the expiration of 12 months from the date of contribution, a commission is applied for cashing out funds received by bank transfer
2.2.	Received to the client's account by non-cash means:				
2.2.1.	in national currency	0,3% of the amount			
2.2.2.	in foreign currency	The commission is established by order of the Bank			
Only funds deposited by clients in cash to a current account in the account currency through the Bank's cash desk (within one account) are considered to be replenishing an account in cash. All other replenishments (replenishment through a payment terminal, automated deposit machine), including transfers of funds between your accounts/cards, are considered non-cash replenishments. When cashing out funds and using funds non-cash from the account, the funds deposited in cash are spent first.					
2.3.	Commission for cash deposits to the current accounts of individuals for further transfer*:				
2.3.1.	in national currency	Free			
2.3.2.	in foreign currency	The commission is established by order of the Bank			
*deposit fee is not charged if cash is stored for more than 1 month.					
2.4.	Commission for recalculation and processing of cash without depositing into a bank account:				
2.4.1.	in national currency:				
2.4.1.1.	for banknotes	1,0%		1,000.00 som	
2.4.1.2.	for coins	3,0%		1,000.00 som	
2.4.2.	in foreign currency:				
2.4.2.1.	for banknotes	1,0%		2,000.00 som	
2.5.	Comprehensive verification of cash currency for authenticity without depositing into a bank account	1.00 som		1,000.00 som	
2.6.	Acceptance of old cash (banknotes) foreign currency (US dollar, Euro, Russian ruble, Kazakh tenge)	1,0%			From the sum
3. CONVERSION OPERATIONS					
3.1.	with non-cash foreign currency	according to the established rates of the Bank on the date of the transaction			
3.2.	with cash foreign currency				
3.2.1.	with cash old foreign currency	according to the established rates of the Bank +1,0%			
4. OTHER OPERATIONS					
4.1.	Issuance of certificates at the request of the client	300.00 som			
4.2.	Issuance of certificates in English at the request of the client	300.00 som			Per certificate
4.3.	Urgent issuance of certificates at the request of the client	500.00 som			
4.4.	Issuance of account statements (hard copy):				
4.4.1.	one sheet	Free			
4.4.2.	two or more sheets	20.00 som			Per sheet
4.5.	Issuance of copies of documents at the request of the client	300.00 som			Per document

Note:

- All fees mentioned in this document are valid at the time of conclusion of the agreement and can be revised by the Bank unilaterally.
- All commissions not mentioned in this document will be charged according to the Bank's tariffs approved at the time of the transaction.
- All commissions are indicated taking into account sales tax and value added tax in accordance with the tax legislation of the Kyrgyz Republic.
- The Bank has the right to charge an additional commissioner non-standard transactions.
- When paying a commission in foreign currency, the calculation is carried out at the rate of the National Bank of the Kyrgyz Republic on the date of payment.
- The Bank reserves the right to change the established tariffs for settlement and cash services and interest rates on loans and deposits, as well as, in agreement with the client, establish individual tariffs/interest rates, depending on market conditions, in accordance with the decision of the authorized body, in accordance with legislation of the Kyrgyz Republic.
- Postal services, including payment of courier service expenses for sending documents, are paid by the Bank's clients at the actual cost in addition to the service rates.