

**The Tariffs of the CJSC “FINCA Bank” for legal entities and sole proprietorships on service of the Elcart Business card on the card accounts and on the operations carried out using the QR-code, approved by the ALCO minutes # 09-23 of February 07, 2023, coming into effect on February 15, 2023.**

<b>Tariffs for legal entities, including sole proprietorships</b>		
<b>#</b>	<b>Service</b>	<b>Tariff</b>
<b>1.</b>	<b>Types of services on card account (settlement account):</b>	
1.1.	Opening, closing and maintenance of the settlement card account, print-out of statements (and appendices)	Free of charge
1.2.	Minimal balance of the account in the case of availability of which the interest will be accrued	0 soms
1.3.	Minimal balance of the account which may not be withdrawn	0 soms
1.4.	Interest rate on the account (to be accrued on the actual balance on daily basis)	0% On the balance more than/ including 50, 000 soms - 2% per annum
1.5.	SMS-notification on the account status (connecting and shutting up – Free of charge - upon the application of the client). * Automatic connection to the service “SMS-notification” in the case of connecting to the service “Internet Purchase”	25 soms (on monthly basis/ the payment shall be made at the end of the month). Note: The Bank sends SMS-notification (a text message) only in the case if the amount of the operation is equal to or more than 500 soms.
<b>2.</b>	<b>Types of services on issuing and service of the ELCART Mir Accept payment card</b>	
2.1.	Issuing the card and opening an account (5-7 business days in Bishkek, 10-15 business days in the regions)	Free of charge
2.2.	The annual service commission (for the 1st year and the subsequent years)	Free of charge
2.3.	The commission fee for urgent issuing/ card replacement (renewal) (2 business days in Bishkek, 3-5 business days in the regions)	250 soms
2.4.	Renewal of the card in the case of loss, damage, the loss of the PIN code	200 soms
2.5.	Renewal of the card with a new number upon the expiry of the validity term of the card	Free of charge
2.6.	Closing the account: - if the card has been provided and without providing the card	Free of charge
2.7.	Blocking/ unblocking the card	Free of charge
2.8.	Non-cash payment for goods and services in retail and service outlets and within the network of the Elcart and the MIR payment systems.	Free of charge
2.9.	Incoming money transfers using the application Elcart Mobile (including transfers using the QR-code)	<ul style="list-style-type: none"> <li>• Free of charge</li> </ul>
2.10.	Balance enquiry/ Enquiry of a mini-statement of the account (the history of the 10 latest transactions): - in all the ATMs/ cash desks of banks - using Elcart Mobile	<ul style="list-style-type: none"> <li>• 4 soms</li> <li>• Free of charge</li> <li>• 10 soms</li> </ul>



	- balance enquiry on the Elcart card with the MIR Accept chip in the devices outside the territory of Kyrgyzstan	
2.11.	Cash contribution onto the Elcart card/ the Elcart card with the MIR Accept chip: <ul style="list-style-type: none"> <li>• via the cash desk of the Bank</li> <li>• in the MIR payment system (outside the territory of Kyrgyzstan)</li> </ul>	<ul style="list-style-type: none"> <li>• Free of charge</li> <li>• 1.5%</li> </ul>
2.12.	Crediting the card with non-cash funds	Free of charge
2.13	Replenishment of the Elcart card/ the Elcart card with the MIR Accept chip using the network of payment terminals of the CJSC “FINCA Bank”	0.2% of the amount of replenishment
2.14	Cash withdrawal from the Elcart card/ the Elcart card with the MIR Accept chip: <ul style="list-style-type: none"> <li>• in the infrastructure of the bank and in the infrastructure of other banks across Kyrgyzstan;</li> <li>• in the MIR payment system (outside the territory of Kyrgyzstan)</li> </ul>	<ul style="list-style-type: none"> <li>• Free of charge – * is valid during the period of the promo proposal from February 15, 2023, through April 30, 2023.</li> <li>• 1.5%</li> </ul>
2.17	Commission fee for technical overdraft	Is not charged
<b>3.</b>	<b>Claim settlement activities</b>	
3.1.	Commission fee for the return of the card of the CJSC “FINCA Bank” retained by the device of another bank and for the consideration of the financial claim in respect of an operation carried out in devices of another bank. The standard time of consideration is up to 30 business days.	150 soms
3.2.	Commission fee for urgent return of the card of the CJSC “FINCA Bank” and cards issued by another bank (within 2 business days, in the case if the card was retained by the device of the Bank in the city of Bishkek; within 5 business days if the card was retained by the device of the Bank outside of Bishkek).	200 soms
3.3.	Commission fee for the return of the card retained by the Bank’s ATMs within 10 business days.	Is not charged
3.4.	Consideration of the client's claim on an operation in the ATM of the bank (return of the money left by the client in the ATM or other requests). * The return can be carried out in the period of regular encashment or within 10 business days as maximum. Providing photo/ video material on the ATM upon the client’s application within 15 business days.	<ul style="list-style-type: none"> <li>• 150 soms</li> <li>• 200 soms</li> </ul>
<b>4.</b>	<b>Card limits</b>	
4.1.	Cash withdrawal in ATMs/ cash desks: one transaction per day	50, 000 - a single transaction in the ATMs/ 250, 000 soms (the overall limit including the operations mentioned in the paragraphs 4.2 and 4.3)
4.2.	Non-cash payment for goods and services per day	500, 000 soms (the overall limit including the operations mentioned in the paragraphs 4.1 and 4.3)



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4.3.	Limit for money transfer from one card to another card by means of devices, no more than 3 transfers per day.	250, 000 soms - a single transaction / 500, 000 soms (the overall limit including the operations mentioned in the paragraphs 4.1 and 4.2)
4.4.	The limit of non-contact purchase without entering the PIN code	2,000 soms
<b>5.</b>	<b>Overdraft on the card upon the client's request</b>	
5.1.	Accepting the Application for setting the Overdraft limit on the card account	Free of charge
5.2.	The interest rate on the Overdraft:  5.2.1. The preferential rate – 0 % per annum in the course of noncash settlement (payment for goods and services) using POS-terminals and payments in favour of the third parties – payment for public utilities, replenishment of the phone balance using the Elcart Mobile;  5.2.2. The basic interest rate is 28.56%* per annum (including the sales tax) on cash operations during the period of drawdown of funds and repayment of the debt;  5.2.3. The interest rate for the period in arrears is equal to 32.64% per annum (including the sales tax).	