

Tariffs of the CJSC "FINCA Bank" for individuals, valid as of February 17, 2020

1			
Types of services on on-demand accounts:			
1.1	Opening and maintenance of the account, print-out of statements (and appendixes)	Free of charge	
1.2	Minimal balance of the account	0	
1.3	Interest rate on the account (to be accrued on the actual balance on daily basis)	0%	
1.4	SMS-notification of the account status (connecting and shutting up – Free of charge - upon the application of the client), (In the case of roaming, the payment for the actual SMS expenses shall be charged). If the client fails to pay the commission fee within 2 months, the service will be disconnected automatically.	25 soms per month (the amount is to be withheld from the account at the end of the month)	
1.5	Connecting to the service "FINCA Internet Banking" (maintenance/ service, blocking/ unblocking of access/ and disconnecting)	Free of charge	
1.6	Opening deposits (fixed term deposits and top up deposits) in the case of availability of an on-demand account by means of "FINCA Internet banking"	Free of charge	
1.7	Additional security measures for access to the FINCA Internet Banking using E-token	Flash card -2,500 soms Card – 3,500 soms	
1.8	Opening /closing of an escrow account, maintenance of an escrow account when an Auto Loan is being disbursed	Free of charge	
	Escrow account maintenance to the amount of the deal up to 500,000 soms	500 soms	
	Escrow account maintenance to the amount of the deal equal to and more than 500,000 soms	1,000 soms	
2			
Money transfers:			
2.1	Internal transfers between the accounts of clients' of the CJSC "FINCA Bank" (carrying out an operation through the bank's offices or using "FINCA Internet Banking")	Free of charge	
2.2	"Standing order" - automatic money transfer from one customer's account to another account of the customer at FINCA Bank (carrying out an operation through the bank's offices or using "FINCA Internet Banking")	Free of charge	
2.3			
Outgoing money transfer to another commercial bank within Kyrgyzstan in soms:			
2.3.1	Accepting payment till 11:00 A.M. (payment up to and including 1 million soms) (carrying out an operation through the bank's offices or using "FINCA Internet Banking")	Up to 20,000 soms – 10 soms Up to 100,000 soms - 20 soms More than 100,000 soms – 60 soms	
2.3.2	Accepting payment till 15:00 o'clock (over 1 million soms and urgent payments) (carrying out an operation through the bank's offices or using "FINCA Internet Banking")	100 soms	
2.3.3	Changing of details or return (cancellation) of the outgoing money transfer sending till 16.00 p.m. on the same day	50 soms	
2.4			
Outgoing international money transfer in a foreign currency:			
2.4.1	In the case of payment of intermediary banks' commission fees by the remitter		
	The currency of the transfer – US dollars	0.1% of the amount, minimum - 20 US dollars, maximum - 200 US dollars.	
	In the case of 100% guarantee of receiving funds - without deduction of intermediary bank's fees	0.2% of the amount, minimum - 70 US dollar, maximum - 400 US dollars.	
	in EUR (euros)	0.1% of the amount, minimum - 20 euros, maximum - 200 euros.	
	in RUB (Russian roubles) /KZT (Kazakh tenge)	0.1% of the amount, minimum - 200 roubles, maximum - 1,000 roubles / minimum - 1,000 tenge, maximum - 5,000 tenge.	
	in CNY/ Chinese yuans	0.1% of the amount, minimum - 100 Chinese yuans, maximum - 1,500 Chinese yuans.	
2.4.2	Cash deposit fee for the funds in the foreign currency for further sending international money transfer	is set on daily basis	
2.4.3	Inquiry, making changes or amendments to the executed money transfer	On payments in US dollars /euros – 50 US dollars /30 euros ; in roubles /tenge – 500 roubles /1000 tenge	
2.4.4	Cancellation of the money transfer	Before sending the transfer – Free of charge	
		After sending the transfer – 30 US dollars /30 euros /200 roubles /500 tenge.	
3			
Cash services			
3.1.			
Cash withdrawal fees:			
3.1.1	Commission for the cash withdrawal of funds coming in non-cash manner (carrying out an operation through the bank's offices or using "FINCA Internet Banking"): Clearing/ Gross/ SWIFT/ intrabank transfers/ permanent instructions	in soms	0.2% of the amount, minimum – 20 soms
		In US dollars	0.30% of the amount, minimum – 1 US dollar
		In euros	0.50% of the amount, minimum – 1 euro
		In Russian roubles/ Kazakh tenge	0.50% of the amount, minimum – 20 roubles / 100 tenge
		upon completion of the deposit period of the fixed term deposit/ top up deposit	Free of charge
3.1.2		in soms	0.1% of the amount, minimum - 20 soms

	Cash withdrawal of the money previously deposited to the client's account in another branch of the Bank (not including the Bank's payment terminals and Elsom)	In US dollars / euros/ Russian roubles	0.1% of the amount, minimum - 1 US dollar/ 1 euro/ 20 roubles
	Cash withdrawal of previously deposited by the client in his/her branch of the Bank to the account funds in cash (including the Bank's payment terminals)	in soms / US dollars / euros/ Russian roubles	Free of charge
3.1.3	In the case of withdrawal of more than 500, 000 soms or an equivalent amount in a foreign currency, it's necessary to notify the Customer Service Officer in advance – 2 days before the withdrawal (by phone, by e-mail or to send a written request).		
3.2	Cash acceptance fees:		
3.2.1	If the customer deposits cash in foreign currency of old or mutilated banknotes (with some stamps, slightly worn out banknotes etc.)		1% of the amount
3.2.2	If the customer deposits cash in foreign currency in banknotes of the denomination of less than 50 US dollars or 20 euros to the total amount more than 100 US dollars/ euros to his/ her account		1% of the amount
3.2.3	Purchasing of cash foreign currency of old or mutilated banknotes having minor marks as stamps or slightly worn banknotes		purchasing exchange rate plus 1% of the amount
3.2.4	Counting of cash or checking the authenticity of the banknotes		Re-counting – 0.1%, minimum – 50 soms , maximum – 1, 000 soms; Checking the authenticity of the banknotes – 1 som per banknote, minimum – 50 soms, maximum – 1, 000 soms.
3.2.5	Accepting foreign currencies in coins for the account top-up/ exchange / changing		Not applicable
3.2.6	Commission fee for re-counting small denominations in the national currency upon the request of the client (coins of the denomination of 1 som, 3 soms, 5 soms and 10 soms).		For the bank's clients (deposit customers or loan customers): Up to 100 soms – free of charge, more than 100 soms - 1% of the amount, minimum - 20 soms. For other clients: 2% of the amount, minimum - 20 soms.
4	Other services:		
4.1	Issuing confirmation letters on bank's accounts (on-demand/ term deposit etc.) and for audits		150 soms

Note: These tariffs for individuals are approved by the ALCO of the CJSC "FINCA Bank" according to the Minutes #13/20 of February 04, 2020. The amounts of all the fees charged by the bank include all the taxes and levies in accordance with the applicable legislation of the Kyrgyz Republic. The CJSC "FINCA Bank" reserves the right to change the tariffs either in part or in whole posting the information about the changes on the Bank's web-site: www.FINCAbank.kg 10 days before they come into effect.