

# CRITERIA OF THE VIP STATUS

To receive the VIP status, it's necessary for a client being a legal entity (including Sole Proprietorships) to comply with the following terms and conditions:

Criteria	Type of the client	
	No loan	With a loan
Positive credit history of the client	-	+
The amount of the fixed-term deposit or the top up deposit > = 2, 000, 000 soms/ an equivalent amount in a foreign currency/ or the monthly turnover > = 1, 000, 000 soms/ an equivalent amount in a foreign currency	+	+
Payroll card program in the Bank	+	+
Carrying out at least 1 account transaction per month (using Internet Banking, money transfer)	+	+

## The privileges the client obtains

Decrease in the interest rate on loans disbursed in soms (comparing to the standard interest rate on the loan product)	-	0,5%
Providing an individual tariff on the payroll card program - commission fee for money withdrawal	0,05%	0 - 0,10%
Providing a discount on cash withdrawal and on money transfers via the SWIFT money transfer system, comparing to the standard commission fees	Up to 0.05%	Up to 0.10%
Accrual of interest on the balance of the settlement account in soms with the minimal balance => 1 million soms/ an equivalent amount in a foreign currency	2% per annum	3% per annum
Providing an overdraft to the Head of the Organization in the category of deposit clients	15 000	25 000
Providing an individual exchange rate in the course of currency exchange in the amount => 2, 000 US dollars	+	+

### (\*) Additional parameters, terms and conditions

- \* The clients who have 1 (one) or more statuses (the statuses of a loan client and of a deposit client at the same time) can use the bonuses of a loan client and of a deposit client at the same time, at that, the discount on the interest rate on a loan shall not be summed up;
- \*\* In the even if the number of employees in the Organization is less than 5 people, the requirement concerning maintenance of the payroll card program in the CSJC "FINCA Bank" is not obligatory;
- The discount on loans is provided on the standard interest rate on loans (the amount/ the product) as of the date of providing the discount;
- 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](http://www.FINCABANK.kg). The changes in the terms and conditions of tariffs, rules, bonuses, criteria of the RAKHMAT Loyalty Program shall be published 10 days before they come into effect;
- We ask you to clarify the detailed terms and conditions, eligibility criteria and your status within the RAKHMAT loyalty program with the officers of the Bank.