



Bereket
Bank

Tariffs for Services Provided by Bereket Bank CJSC to Individual Customers (all tariffs include sales tax)

No.	Type of Service / Transaction	Fee		
		KGS	USD/EUR	RUB/KZT/other currencies
1	ACCOUNT OPENING AND MAINTENANCE:			
1.1.	Opening a demand account	KGS 150		
1.2.	Minimum account balance	not required		
1.3.	Account maintenance	free of charge		
1.4.	Reopening a previously closed account	KGS 100		
1.5.	Closure of an account inactive for more than 12 months	free of charge		
1.6.	Re-registration of an individual's account based on a certificate of inheritance, a will, or a change of surname	free of charge		
2	CASH DEPOSITS, WITHDRAWALS AND OTHER CASH TRANSACTIONS:			
2.1.	Cash withdrawal up to the amount previously deposited in cash at the branch where the account was opened	free of charge		
2.2.	Cash withdrawal of funds credited by bank transfer, in excess of the amount previously deposited in cash at the branch where the account was opened	0.2% of the amount	USD — 0.7% of the amount; EUR — 0.7% of the amount	0.5% of the amount
2.3.	Cash withdrawal of funds credited to the account at another branch of Bereket Bank CJSC, whether in cash or by bank transfer	0.2% of the amount	USD — 0.7% of the amount; EUR — 0.7% of the amount	0.5% of the amount
2.3.1.	Fees related to loan products: for arranging loan disbursement; for cash withdrawal by the borrower; for transfer of funds for the purchase of residential property/vehicles (mortgage and auto loans); for cash withdrawal by the seller (mortgage and auto loans).	no fee		
2.4.	Cash deposit for loan repayment at Bereket Bank CJSC	free of charge		
2.5.	Cash deposit into a bank account (account top-up)			

2.5.1.	For Bereket Bank CJSC customers	free of charge	Set daily in accordance with the Treasury Directive specifying indicative foreign exchange rates and fees for converting cash deposits into non-cash account balances	
2.5.2.	Cash deposit of small-denomination*, worn or old-series banknotes into a bank account (subject to the Bank's requirements) Foreign currency coins are not accepted *USD: denominations below USD 50; RUB: denominations below RUB 500; EUR: denominations below EUR 50; KZT: denominations below KZT 1,000	KGS — free of charge	USD/EUR/RUB/KZT — 5% of the amount; USD banknotes issued from 1996 to 2006 — 2%.	
2.5.3.	Cash handling and sorting	5% of the amount	USD — 2.0% of the amount; EUR — 3.0% of the amount	2.0% of the amount
2.5.4.	Banknote authenticity verification	KGS 5 per banknote		
2.5.5.	Cash deposit for loan repayment at Bereket Bank CJSC	free of charge		
3.	FUNDS TRANSFERS			
3.2.	Domestic bank transfers in national currency (KGS):			
3.2.1.	Via the clearing system	free of charge	-	-
3.2.2.	Via the Real-Time Gross Settlement (RTGS) System	free of charge	-	-
3.3.	International transfers in foreign currency via SWIFT*			
SWIFT is an international financial messaging network used by banks to exchange payment instructions and other financial messages for cross-border transactions. When sending a transfer, the charge option must specify who pays intermediary bank fees:				
OUR — the sender pays all charges, including intermediary bank fees; the beneficiary receives the full transfer amount.				
3.3.1.	Outgoing SWIFT transfer, charge option “OUR”	-	USD: 0.15% of the transfer amount (min. USD 30; max. USD 100) EUR: EUR 25 regardless of the transfer amount	RUB: 0.1% of the transfer amount (min. RUB 500; max. RUB 2,500) KZT: 0.2% of the transfer amount (min. KZT 2,000; max. KZT 10,000)
3.3.2.	Incoming SWIFT transfer, charge option “OUR” (fee charged by the correspondent bank)	-	-	-
3.3.3.	Provision of a copy of the SWIFT message and SWIFT gpi confirmation (confirmation that the transfer was sent or processed via SWIFT)	USD 5 per confirmation		
3.3.4.	Transfer limits	no limit		

3.3.5.	Amendment or correction of transfer instructions, cancellation, payment tracing, or return of a transfer after execution by Bereket Bank CJSC, at the Client's request (tuition payments, loan repayments and other transactions)	-	USD 100 for transactions in USD or EUR	USD 30 for transactions in RUB or KZT
3.3.6.	Manual processing fee for a payment order where the sender has provided incorrect payment details	-	Up to USD 1,000 — USD 10 per payment order; over USD 1,000 — USD 50 per payment order	
3.3.7.	Return of an incoming payment received in error	-	RUB: RUB 1,000 for amounts of RUB 10,000 or more; EUR: EUR 10 for amounts of EUR 100 or more; other currencies: USD 10 equivalent in the transfer currency for amounts equivalent to USD 100 or more, calculated at the Bank's exchange rate. No fee applies below these thresholds.	
3.3.8.	Correspondence with foreign banks and institutions in connection with claims for deposits, inherited funds and other amounts held abroad	-	USD 50 + reimbursement of the Bank's actual correspondence costs	
3.3.9.	Correspondence with foreign banks at the Client's request	-	USD 40 + reimbursement of the Bank's actual correspondence costs	
3.3.10.	(*) Correspondent banks may charge additional fees on incoming payments; Bereket Bank CJSC does not charge a fee for incoming payments.			
3.3.11.	* For SWIFT transfers to offshore jurisdictions, an additional USD 10 (ten US dollars) fee is charged to the sender in addition to the standard fee, regardless of the transfer amount. No customized terms are available for such transfers.			
4.	CASH FOREIGN EXCHANGE TRANSACTIONS:			
4.1.	Purchase and sale of foreign currency	at the Bank's prevailing exchange rate		
7.	ADDITIONAL BANKING SERVICES			
7.1.	Issuance of certificates and other documents at the Client's request (including confirmation of whether an account or loan exists, account balance certificates, archival certificates and duplicate documents)	KGS 150 per document		
7.2.	Issuance of bank certificates to the Client upon presentation of a pension certificate (old-age, disability or long-service pension)	free of charge		
7.6.	Provision of a paper account statement for loan application purposes* *For a loan from Bereket Bank CJSC	free of charge		

7.7.	Undertaking introductory and practical internships in the Bank's departments	free of charge (regardless of duration, up to a maximum of 2 months)		
Notes				
1	<i>The Bank may, on its own initiative and at its sole discretion, unilaterally revise, amend or supplement the Tariffs for the Bank's services, including the amounts and types of fees, rates, limits, interest rates, remuneration and/or other charges payable for the Bank's services. The Bank may also unilaterally amend, supplement or restate any contract or agreement entered into with the Client, as well as any other acts/documents of the Bank. The Bank shall notify the Client of such changes at least 10 (ten) business days before they take effect. Notice may be given by publishing the relevant information on the Bank's official website, information boards, remote banking systems or mobile application, or by sending the Client an SMS, email or other notification. The 10-business-day notice period does not apply to information on interest rates or foreign exchange rates.</i>			
2	<i>The Bank reserves the right to set client-specific tariffs and/or amend applicable tariffs or rates for deposits and cash and settlement services based on market or financial conditions, changes in the policy rate of the National Bank of the Kyrgyz Republic and/or other conditions. Such changes may be made either by agreement with the Client or unilaterally, based on a decision of the Bank's duly authorized bodies or officers. In such cases, the Client shall be notified using the notification methods specified in these Notes, in accordance with the applicable laws of the Kyrgyz Republic.</i>			
3	<i>All fees denominated in foreign currency may be charged by the Bank in either foreign currency or KGS at the accounting exchange rate of the National Bank of the Kyrgyz Republic in effect on the transaction date.</i>			
4	<i>The Tariffs are inclusive of sales tax/VAT.</i>			
5	<i>These Tariffs take effect upon execution of contracts and agreements and may be revised unilaterally by the Bank.</i>			