

**Issue and service fees for Elcart NPS cards with access to O!Dengi wallet\***

<b>#</b>	<b>Transaction/service</b>	<b>Fee charged</b>
<b>1</b>	<b>Card issue, yearly service card blocking/ unblocking</b>	
<b>1.1</b>	Card issue	0 KGS
<b>1.2</b>	Yearly service	0 KGS
<b>1.3</b>	Card blocking	0 KGS
<b>1.4</b>	Card unblocking	0 KGS
<b>1.5.</b>	Service fee for a card that has not been active for more than 60 consecutive calendar days**	30 KGS per month
<b>2</b>	<b>Fee charged for cash withdrawal or payment for goods or services</b>	
<b>2.1</b>	Cash withdrawal	
<b>2.1.1</b>	ATMs in the Kyrgyz Republic	0,6%
<b>2.1.2</b>	Banks' cash offices in the Kyrgyz Republic	0,6%
<b>2.2</b>	Fee charged for card top-up	
<b>2.2.1</b>	Banks' devices in the Kyrgyz Republic (card not present; card acting as the recipient)	0 KGS (fee is charged to sender)
<b>2.3</b>	Payments for goods or services	0 KGS
<b>3</b>	<b>Balance info</b>	
<b>3.1</b>	In the O!Dengi app	0 KGS
<b>3.2</b>	Other banks device chains in the Kyrgyz Republic	7 KGS
<b>4</b>	<b>Statement request</b>	
<b>4.1</b>	In the O!Dengi app	0 KGS
<b>4.2</b>	Other banks device chains in the Kyrgyz Republic	7 KGS
<b>5</b>	<b>Money transfer</b>	
<b>5.1</b>	Money transfer within the same account	0 KGS
<b>6</b>	<b>Other fees</b>	
<b>6.1</b>	Processing of a card related financial claim	
<b>6.1.1</b>	Regarding the O!Dengi app transaction	0 KGS
<b>6.1.2</b>	Regarding transactions within other banks device chains in the Kyrgyz Republic	100 KGS per claim
<b>6.2</b>	Return of a seized card	

#	Transaction/service	Fee charged
6.2.1	In other banks device chains in the Kyrgyz Republic	100 KGS subject to card return within 30 days of its seizure. In other cases, no fee is charged.
6.3	Card report photo and video	Fee charged by acquiring bank

*\* Commercial bank based in the Kyrgyz Republic and serving the card with access to the O!Dengi e-wallet via their peripheral devices may charge fees as per their approved internal regulations subject to ELCART requirements.*

*\*\*The fee is withdrawn on a monthly basis starting on the 61st day of absence of any receipt or expense transaction on the card.*

*If transactions are resumed on the card, the fee withdrawal will be seized, but no fee previously paid will be refunded.*

*Should the wallet balance be below 30 KGS by the fee withdrawal time, the fee in amount of the current balance will be withdrawn.*