

	<b>Head office and all branch offices</b>		<b>On projects of the SMC</b>
Loan amount/facility	Up to US dollars 100,000, (equivalent in KGS)	Up to US dollars 100,001, (equivalent in KGS)	
Replacement of collateral security	KGS 2000, for each unit of collateral security	KGS 5000, for each unit of collateral security	Banned
Changing the loan currency	KGS 2000	KGS 7000	Banned
Change in %% of loan rates (with a reduction in the rate, without deterioration in financial condition).	KGS 7000	0.1% of the balance of fixed assets	Commission-free
Changing date of the loan repayment	KGS 500	KGS 500	Banned
Re-registration of ownership of collateral security	KGS 2000, for each unit of collateral security	KGS 5000, for each unit of collateral security	
Temporary issuance of original documents for collateral security	KGS 1000 ((min term 1 month, max term 3 months) unless otherwise provided by the decision of the SC)	KGS 2000 ((min term 1 month, max term 3 months) unless otherwise provided by the decision of the SC)	Commission-free
Extension of the period of temporary use of the original documents for collateral security	KGS 1000 (for a period of no more than 1 month).	KGS 2000 (for a period of no more than 1 month).	Commission-free
Forfeit for late return of documents for collateral security	KGS 500 for each day of delay (accrual to begin after 5 working days from the agreed day of return).	KGS 500 for each day of delay (accrual to begin after 5 working days from the agreed day of return).	KGS 500 for each day of delay (accrual to begin after 5 working days from the agreed day of return).
Issuance of certificates, preparation of letters	KGS 200	KGS 200	Commission-free, if not more than 1 time per month. (Re-issuance within one month - KGS 200).
Issuance of account statements (repayment discipline) more than 1 time per month.	KGS 300	KGS 300	Commission-free
Schedule change in case of partial-early repayment of the loan	KGS 500 (if the client pays a fine for partially-early repayment, this commission is not charged)	KGS 1000 (if the client pays a fine for partially-early repayment, this commission is not charged)	Commission-free
Forfeit for late fulfillment of other conditions on the approved loan	KGS 500 for each day of delay (accrual to begin after 5 working days from the agreed day of return).	KGS 500 for each day of delay (accrual to begin after 5 working days from the agreed day of return).	KGS 500 for each day of delay (accrual to begin after 5 working days from the agreed day of return).
Re-issuance of a package of documents for the removal of encumbrances from the collateral security for presentation to the competent authorities.	KGS 1500	KGS 1500	Commission-free
Partial/full early repayment of the loan	3% of the repayment amount – if repayment is made in the first half of the loan term. 1% of the repayment amount if repayment is made in the second half of the loan term.	3% of the repayment amount – if repayment is made in the first half of the loan term. 1% of the repayment amount if repayment is made in the second half of the loan term.	Commission-free
Full early repayment of the loan facility	3 % of the loan facility limit	3 % of the loan facility limit	-
Extension of the availability period for loan facility	1.0% of the approved loan facility limit*	1.0% of the approved loan facility limit*	-
Credit administration fee for Legal entities	from 0.5% to 1% of the loan amount/facility	from 0.5% to 1% of the loan amount/facility	not applicable