

Limits on user transactions

1. In order to limit risks, the Bank sets limits for users to conduct transactions through IB/MB.
2. These limits depend on the form of user registration (individual, individual entrepreneur, legal entity) and the types of transactions performed:

Type of transaction and time frame for the transaction	User registration form	Limit	Note
Conversion (the transaction can be carried out around the clock)	Individual	2000USD	Limit on spending transaction each currency in equivalent
	Individual Entrepreneur	2000 USD	
	Legal Entity	2000 USD	
Clearing (transactions on any accounts can be carried out until 11.00)	Individual	Up to 1,000,000 KGS	only in national currency
	Individual Entrepreneur		
	Legal Entity		
Gross (transactions on any accounts can be carried out until 15.30)	Individual	Without Borders	only in national currency
	Individual Entrepreneur		
	Legal Entity		
Intra-bank transfer on a demand account and current account (the transaction can be carried out around the clock)	Individual	300 000 KGS	for each currency in equivalent
	Individual Entrepreneur	1 000 000 KGS	
	Legal Entity	1 000 000 KGS	
Intra-bank transfer on a card account (the transaction can be carried out around the clock)	Individual	300 000 KGS	transfer from card account
	Individual Entrepreneur	1 000 000 KGS	
	Legal Entity	1 000 000 KGS	
Replenishment of card account (transaction may run around the clock)	Individual	Without Borders	
	Individual Entrepreneur	Without Borders	
	Legal Entity	Without Borders	
SWIFT (transactions in USD, KZT, EUR, RUB currencies until 15:30)	Individual	Without Borders	
	Individual Entrepreneur		
	Legal Entity		
Individual limits	Legal Entity / Individual Entrepreneur / Individual	Installed upon written request from the customer and approval through ALCO Bank	

3. The limits are set for one business day and for the totality of the user's transactions. For example, an individual can make one or more intra-bank transfers within one day, the total amount of which does not exceed 250,000 soms. For transactions made in a currency other than the currency of the established limit, recalculation is made at the **accounting rate of the NBKR** on the day of the transaction.
4. If the limits are exceeded, the system will notify the user about this. The User has the right to conduct transactions in excess of the established limits only after confirmation by the Bank or at the Bank's office.