

**Standard limits on Elcard payment cards of  
OJSC “Dos-Credobank” for individuals and legal entities**

1. Individuals (magnetic stripe cards and chip cards)

Type of transaction	Limit conditions		Note
	Allowed number of transactions in KGS (per day)	Total amount in KGS (per day)	
<b>Replenishment in cash points</b>	10	500 000	Replenishment through a terminal in cash point (of all banks)
<b>ATM withdrawal (Cash ATM)</b>	10	150 000	ATM withdrawal (of all banks)
<b>Cash withdrawal in cash points (Cash POS)</b>	10	150 000	Withdrawal through a cash point terminal (of all banks)
<b>Purchase in retail and service outlet (Purchase)</b>	20	200 000	Payment for goods and services through a terminal in retail and service outlet (in all markets, stores, cafes etc.)
<b>Online transaction (E-commerce) *</b>	10	70 000	Transactions in Internet environment
<b>Internet banking (WSIB07)</b>	10	200 000	Transactions via Internet Banking
<b>Replenishment through the Bank’s payment terminals and via Balance.kg e-wallet (BALANCE07)</b>	10	150 000	Replenishment via Balance.kg e-wallet, as well as through the Bank’s payment terminals
<b>Replenishment/cash out from account (WSCH07)</b>	10	300 000	This item concerns replenishment/withdrawal from the account in the Bank
<b>Remittances (P2P) **</b>	10	100 000	Transfers between cards (for example, through Elcart Mobile)

2. Pension/Social cards

Type of transaction	Limit conditions		Note
	Allowed number of transactions in KGS (per day)	Total amount in KGS (per day)	
<b>Replenishment in cash points</b>	10	100 000	Replenishment through a terminal in cash point (of all banks)
<b>ATM withdrawal (Cash ATM)</b>	10	70 000	ATM withdrawal (of all banks)
<b>Cash withdrawal in cash points (Cash POS)</b>	10	100 000	Withdrawal through a cash point terminal (of all banks)
<b>Purchase in retail and service outlet (Purchase)</b>	20	100 000	Payment for goods and services through retail and service outlet terminal (in all markets, stores, cafes etc.)
<b>Online transaction (E-commerce) *</b>	10	70 000	Transactions in Internet environment
<b>Internet banking (WSIB07)</b>	10	70 000	Transactions via Internet Banking

Replenishment through the Bank's payment terminals and via Balance.kg e-wallet (BALANCE07)	10	70 000	Replenishment via Balance.kg e-wallet, as well as through the Bank's payment terminals
Replenishment/cash out from account (WSCH07)	10	100 000	This item concerns replenishment/withdrawal from the account in the Bank
Remittances (P2P) **	10	70 000	Transfers between cards (for example, through Elcart Mobile)

### 3. Business Cards

Type of transaction	Limit conditions		Note
	Allowed number of transactions in KGS (per day)	Total amount in KGS (per day)	
Replenishment in cash points	50	1 000 000	Replenishment through a terminal in cash point (of all banks)
ATM withdrawal (Cash ATM)	20	150 000	ATM withdrawal (of all banks)
Cash withdrawal in cash points (Cash POS)	20	1 000 000	Withdrawal through a cash point terminal (of all banks)
Purchase in retail and service outlet (Purchase)	20	250 000	Payment for goods and services through retail and service outlet terminal (in all markets, stores, cafes etc.)
Online transaction (E-commerce) *	50	200 000	Transactions in Internet environment
Internet banking (WSIB07)	50	2 000 000	Transactions via Internet Banking
Replenishment through the Bank's payment terminals and via Balance.kg e-wallet (BALANCE07)	10	50 000	Replenishment via Balance.kg e-wallet, as well as through the Bank's payment terminals

### 4. Co-brand cards

Type of transaction	Limit conditions		Note
	Allowed number of transactions in KGS (per day)	Total amount in KGS (per day)	
Replenishment in cash points	50	100 000	Replenishment through a terminal in cash point (of all banks)
ATM withdrawal (Cash ATM)	10	50 000	ATM withdrawal (of all banks)
Cash withdrawal in cash points (Cash POS)	10	50 000	Withdrawal through a cash point terminal (of all banks)
Purchase in retail and service outlet (Purchase)	20	100 000	Payment for goods and services through retail and service outlet terminal (in all markets, stores, cafes etc.)
Online transaction (E-commerce) *	10	50 000	Transactions in Internet environment
Internet banking (WSIB07)	10	70 000	Transactions via Internet Banking

<b>Replenishment through the Bank's payment terminals and via Balance.kg e-wallet (BALANCE07)</b>	10	100 000	Replenishment via Balance.kg e-wallet, as well as through the Bank's payment terminals
<b>Replenishment/cash out from account (WSCH07)</b>	10	50 000	This item concerns replenishment/withdrawal from the account in the Bank
<b>Remittances (P2P) **</b>	10	50 000	Transfers between cards (for example, through Elcart Mobile)

## 5. Salary projects

Type of transaction	Limit conditions		Note
	Allowed number of transactions in KGS (per day)	Total amount in KGS (per day)	
<b>Replenishment in cash points</b>	10	150 000	Replenishment through a terminal in cash point (of all banks)
<b>ATM withdrawal (Cash ATM)</b>	10	75 000	ATM withdrawal (of all banks)
<b>Cash withdrawal in cash points (Cash POS)</b>	10	100 000	Withdrawal through a cash point terminal (of all banks)
<b>Purchase in retail and service outlet (Purchase)</b>	20	150 000	Payment for goods and services through retail and service outlet terminal (in all markets, stores, cafes etc.)
<b>Online transaction (E-commerce) *</b>	10	70 000	Transactions in Internet environment
<b>Internet banking (WSIB07)</b>	10	70 000	Transactions via Internet Banking
<b>Replenishment through the Bank's payment terminals and via Balance.kg e-wallet (BALANCE07)</b>	10	70 000	Replenishment via Balance.kg e-wallet, as well as through the Bank's payment terminals
<b>Replenishment/cash out from account (WSCH07)</b>	10	150 000	This item concerns replenishment/withdrawal from the account in the Bank
<b>Remittances (P2P) **</b>	10	100 000	Transfers between cards (for example, through Elcart Mobile)

\* Internet transaction option is closed on all cards by default. To open this option, you must fill in an application.

\*\* When transferring from/to the card(s) of the MIR payment system, the rate of MIR payment system is applied.