

RATES OF THE CB “CIBIT-BANK” LLC
for transactions using APRA WORLD “Standart” Bank cards
(for individual clients)

Approved by Order No. 006/1 of March 16, 2020

Effective from March 16, 2020

№	Service name	APRA WORLD
1.	Main parameters of card product	
1.1.	Account currency	RUB.
1.2.	Minimum balance	100 RUB
1.3.	Minimum initial deposit to the account when applying for a card	0
1.4.	Card validity period	5 years
2.	Implementation of settlements	
2.1.	Opening a Bank account for tracking transactions with a Bank card	free of charge
2.2.	Release/reissue: <ul style="list-style-type: none"> • Main card (issued in the name of the account holder) • Additional card (issued to a third party) 	350 RUB 350 RUB
2.3.	Account Maintenance Fee	0
2.4.	Payment for goods/services in trade and service enterprises using POS-terminal	free of charge
2.5.	Fee for the refund of a purchase using a POS-terminal: <ul style="list-style-type: none"> • of the CB “CIBIT-BANK” LLC • of other banks 	0,1 % + 0,3% other bank’s commission
2.6.	Crediting funds to a plastic card account from other banks: within the Republic of Abkhazia; from the Russian Federation and other countries.	0,2% 0,7%
2.7.	Intra-Bank non-cash transfer of funds to a plastic card account	free of charge
2.8.	Card-to-card money transfer operation performed in: <ul style="list-style-type: none"> • ATMs and self-service terminals of the CB “CIBIT-BANK” LLC • Other banks 	0,3% + 0,2% other bank’s commission
3.	Cash desk service	
3.1.	Commission for cash withdrawal in ATMs: <ul style="list-style-type: none"> • of the CB “CIBIT-BANK” LLC • of other banks 	0,25% + 1% other bank’s commission
3.2.	Commission when issuing cash at POS-terminals (via the Bank's cash registers): <ul style="list-style-type: none"> • of the CB “CIBIT-BANK” LLC • of other banks 	0,25% + 1% other bank’s commission
3.3.	Cash Deposit via Bank's cash desks/POS-terminals / ATMs	free of charge
4.	Additional services related to the Bank cards maintenance	
4.1.	Re-issue of a lost or stolen card	350 RUB
4.2.	Card blocked in the Processing Center (PC)	free of charge
4.3.	Unlocking a card at the PC	100 RUB
4.4.	Balance request	free of charge
4.5.	Fee for providing a duplicate statement	20 RUB
4.6.	Daily spending limit for cash withdrawals from Bank card accounts: <ul style="list-style-type: none"> • at ATMs • at cash collection points 	200 000 RUB 300 000 RUB