KAPITALBANK

Tariffs of commission remuneration of "Kapitalbank" JSCB
For banking servicing of customers - individuals
Tariffs are effective since August 07, 2026

(Last amended in Chapter 1. Demand Deposit Accounts for Individuals
B. Maintenance of an Individual's Demand Deposit Account on page 2)

Content:

Chapter 1. Demand deposit accounts of individuals 2
A. General Provisions....2
B. Servicing demand deposit account of individuals 2-5
C. Other single transactions of individual....6-7
D. Bank transfers in foreign currency 7
E. Money transfers made using international money transfer systems outside the Republic of Uzbekistan (in foreign currency)....7
• Money transfer WESTERN UNION.... 7-9
• Money transfer MONEYGRAM.... 9-10
• Money transfer Asia Express 10
• Money transfer Visa Direct 10
• Money transfer MoneySend 11
• Money transfer UPT 11
F Foreign exchange transactions 11
G. Safety deposit boxes and other services 11
H. Penalty sanctions.... 12
Chapter 2. Plastic cards issued by the UZCARD system in the national currency 12
A. Uzcard Payroll Cards 12
B. Uzcard Mass Debit Cards 13
C. Uzcard Pension Cards.... 13
D. Uzcard Kids Cards.... 13
Chapter 3. Plastic cards issued according to HUMO system in the national currency.... 14
A. Humo Payroll Cards.... 14
B. Humo Mass Debit Cards 14
C. Humo Kids Cards 14
Chapter 4. Bank cards Visa/Mastercard 15
A. Visa Gold (USD).... 15
B. Visa Gold (UZS).... 15
C. Visa Gold Kids 15
D. Visa Gold (width Braile font) 16
E. Visa Platinum - single (USD).... 16
F. Visa Infinite - single (USD) 16
D. Mastercard Gold (UZS).... 16
E. Mastercard Gold (EUR).... 17
F. Mastercard Sum (width Braile font) 17
Chapter 5. Multicurrency bank cards / Salary bank cards.... 18
A. VISA Platinum multicurrency.... 18
B. Visa Platinum multicurrency (width Braile font) 18
C. Visa Infinite multicurrency.... 19
D. Mastercard Black Edition multicurrency.... 19
E. Masrecard World Elite multicurrency 20
Chapter 6. Virtual cards.... 20
A. Visa Virtual Classic (UZS) 20
B. Visa Virtual Classic (UZS) 21
Chapter 7. Cards issued by another bank.... 21
Chapter 8. Servicing in the "Kapitalbank" Bank's mobile application (hereinafter referred to as RBS) 21-23
Chapter 9. Other services.... 23-24
Chapter 10. Servicing plastic cards VISA of other banks.... 25
Chapter 11. Kapital Premium service package.... 25
A. Visa Infinite Veneer.... 25
B. Mastercard World Elite Metal.... 26
Chapter 12. Kapital Privilege package service.... 26
A. Visa Infinite Metal Edge.... 26
B. Mastercard Black Edition.... 27
Chapter 13. Visa for FIFA World Cup 2026™.... 27
A. Visa Platinum multicurrency.... 27
B. Visa Infinite multicurrency.... 28

Service name	Commission Fee Rate	Note

Chapter 1. Individual demand deposits

A. General provisions

Under this Table of Rates, the Bank's fee is charged to the client in the national currency, calculated at the exchange rate set by the Central Bank of the Republic of Uzbekistan on the date of the transaction, unless otherwise specified.

B. Individual demand deposit servicing

in national currency		
Opening/closure of account:	No fee is charged	
Funds deposition be a client		
- in cash form:	- up to 10 million soums (inclusive) 1% of the transaction amount - over 10 million soums - no fee is charged	**Exclusions: no fee is charged** 1) for payment of bank fees, fines; payments from insurance companies 2) for money transfer (IMT), swift-transfer; 3) for repayment of commercial bank loans through demand deposit; 4) for offline addition to the term deposit **5) for single payments (fee is charged for service, see clause Single payments)** 6) for making a security deposit when opening cards, in accordance with the terms and conditions 7) return of financial assistance 8) replenishment of the authorized capital at "Kapitalbank" JSCB 9) replenishment of an escrow account
Withdrawal of cash, received to the client's account		
- **in cash form:**	No fee is charged	
- **in non-cash form:**	1% of the transaction amount	**Exclusions: no fee is charged** 1) for payment of money transfers; 2) for the withdrawal of a fixed-term deposit and accrued interest; (offline) 3) refund of the security deposit upon card issuance; 4) in the national currency, received to the client's account in non-cash form as a refund (due to an error in a transfer or a return initiated by a correspondent bank); 5) formed for the purchase of assets accepted as collateral

Service name	Commission Fee Rate	Note
		(balance sheet) by "Kapitalbank" JSCB due to non-repayment of a loan
▰ Regarding funds received to a client's demand deposit account from the accounts of individuals or legal entities, originating from the sale of motor vehicles (as evidenced by submitted documentation) under the "Kapitalbank" JSCB credit program for the aftermarket.	0.2% of the transaction amount	
▰ under an enforcement requisition by a judicial enforcement authority -in the form of collateral resulting from the enforcement of a court judgment.	0.5% of the transaction amount (at least 1000 UZS)	
▰ Sponsor payments	0.1% of the transaction amount (at least 1000 UZS)	
▰ Regarding funds received into a client's demand deposit account from escrow accounts. **In addition**, the **escrow account** service fee for purchase and sale transactions of: ▰ Real estate; ▰ Motor vehicles (aftermarket): ▰ Extras	1% of the transaction amount for a transaction amount of up to 50,000,000 soums - 50% of the RCV; For transaction amounts exceeding 50,000,000 soums, **no fee is charged**. for a transaction amount of up to 25,000,000 soums - 25% of the RCV For transaction amounts exceeding 25,000,000 soums, **no fee is charged**.	***Note:** The amount of fee, set as a percentage of the reference calculation amount (RCA), is subject to change whenever the base calculation amount itself changes.

Service name	Commission Fee Rate	Note
▰ Other uses of escrow accounts for individuals	1. No fee is charged for transfers from an escrow account to demand deposit accounts. 2. No fee is charged for cash withdrawal in the event of a refund from an **escrow account**. 3. If transaction is canceled, the fee paid for the service rendered is **non-refundable**. 4. If an individual engages in an escrow transaction again, **a fee shall be charged in accordance with the established procedure.** 100,000 soums per transaction, regardless of the transaction amount	
Non-cash fund transfers initiated at the client's request:		
▰ to the accounts of legal entities/individual entrepreneurs (operating without forming of a legal entity)/budget fund recipients (the Treasury)	0.5% of the transaction amount (minimum 5,000 soums, but no more than 100,000 soums) for each transaction	**Exclusions: no fee is charged** 1. When transferring funds to accounts of legal entities/individual entrepreneurs (without forming a legal entity) that are held at structural subdivisions of "Kapitalbank" JSCB 2. When transferring funds to the accounts of non-governmental non-profit organizations (such as VAQF.UZ, "Nogiron-Bolalari Kamalak Uyi", "Dobrye Lyudi", etc.) (charity)
▰ t o card accounts of individuals opened at structural subdivisions of "Kapitalbank" JSCB	0.5% of the transaction amount (minimum 5,000 soums, but no more than 100,000 soums) for each transaction	**Exclusions: no fee is charged** **1**. Transfers of funds deposited into a demand deposit account in cash form; **2.** Transfers of alimony payments received via non-cash channels; **3.** Repayment of overdraft loans obtained from "Kapitalbank" JSCB; **4**. Transfers of funds received as a refund for amounts previously sent in the national currency via

Service name	Commission Fee Rate	Note
		international money transfer systems; **5**. Transfers of funds credited to a demand account in result of the sale/exchange/conversion of foreign currency into the national currency;
Regarding funds credited to a client's demand deposit account from the accounts of legal entities, originating from the sale of motor vehicles (as per the submitted documentation) under the "Kapitalbank" JSCB credit program for the after-market.	10,000 soums for each transaction	
to accounts of individuals opened at the Unified Branch or at other banks	0.5% of the transaction amount (at least 1000 UZS)	**No fee is charged:** 1. transfers to the client's own accounts opened at branches of "Kapitalbank" JSCB; 2. transfers of funds received as a refund for amounts previously sent in the national currency via international money transfer systems; 3. transfers of funds deposited by a client into a demand account in cash form; 4. transfers of funds credited to a client's demand account as a result of the sale/exchange/conversion of foreign currency into the national currency
in foreign currency		
Opening/closure of account:	No fee is charged	
Funds deposition be a client		
- in cash form:	- in equivalent of up to 10 million soums (inclusive) 1% of the transaction amount - over equivalent of 10 million soums - no fee is charged	**Exclusions: no fee is charged** 1) for payment of bank fees, fines; payments from insurance companies; 2) for money transfer, swift (the fee for swift-transfer is applied); 3) for offline addition to the term deposit 4) for conversion transactions from demand deposit;
	In Russian Roubles Up to 200,000 Russian roubles per calendar month – 0% Over 200,000 Russian	**Exclusions: no fee is charged** For foreign currency exchange transactions, and for the refund of previously issued travel expense funds

Service name	Commission Fee Rate	Note
	roubles per calendar month – 10%	
Withdrawal of cash funds		
- in cash form:	No fee is charged	
- in non-cash form	0.5% of the transaction amount	**Exclusions: no fee is charged** 1) for payment of money transfer(swift-transfer;); 2) for the withdrawal of a fixed-term deposit and accrued interest; (offline) 3) in foreign currency, received to the client's account in non-cash form as a refund (due to an error in a transfer or a return initiated by a correspondent bank) 4) in foreign currency received by exchange of one foreign currency, deposited into an account in cash form, for another foreign currency
SWIFT-transfer	0.5% of the transaction amount	

C. Other single transactions of individual

Repayment of loans issued by other banks (in non-cash or cash form)	1% of the transaction amount	
Single payments (cashless or cash)	0.5% of the transaction amount (no less than 5,000, but no more than 100,000 soums)	**Exclusion:** **No fee is charged:** 1. When transferring funds to accounts of legal entities/individual entrepreneurs (without forming a legal entity) that are held at structural subdivisions of "Kapitalbank" JSCB 2. When transferring funds to the accounts of non-governmental non-profit organizations (such as VAQF.UZ, "Nogiron-Bolalari Kamalak Uyi", "Dobrye Lyudi", etc.) (charity)
Payment for "Munis" service	- up to 5 million soums (inclusive) - 20,000 soums per transaction (a fee is charged for the service) - over 5 million soums - no fee is charged	
Repayment of loans issued by "Kapitalbank" JSCB	No fee is charged	

Service name	Commission Fee Rate	Note

In the event that a branch ATM is inoperative, or in the case of a widespread technical failure that prevents cash deposits or withdrawals via self-service devices, no fee will be charged for performance of such transactions at a bank cash-office.

The basis for application of this provision is a confirmed instance of a technical malfunction, documented in a formal report provided by the relevant staff of the Bank's Technical Support and Software Maintenance Department (TSSMD).

D) Foreign Currency Bank Transfers

a)	To accounts opened at JSCB Kapitalbank branches and other banks in the Republic of Uzbekistan	0.5% of the transaction amount (not less than 10,000 UZS, but not more than 1,000,000 UZS)	For foreign currency. The commission fee is paid in national currency at the exchange rate of the Central Bank of the Republic of Uzbekistan on the transaction date. Except for: • replenishment of the authorized capital of legal entities opened with JSCB Kapitalbank; • transfers to repay loans of individual entrepreneurs/private entrepreneurs/legal entities in foreign currency received from JSCB Kapitalbank
b)	To accounts opened outside the Republic of Uzbekistan for foreign currency	0.5% of the transaction amount (not less than 800,000 UZS, but not more than 2,500 000 UZS)	The commission fee is paid at the exchange rate of the Central Bank of the Republic of Uzbekistan on the date of the transaction
c)	To accounts opened outside the Republic of Uzbekistan for RUB	0.5% of the transaction amount (not less than 800,000 UZS, but not more than 2,500 000 UZS)	The commission fee is paid at the exchange rate of the Central Bank of the Republic of Uzbekistan on the date of the transaction
d)	Guaranteed payment (the entire transfer amount is credited to the recipient's account)	0.5% of the transaction amount (not less than 800,000 UZS, but not more than 2,500,000 UZS) + foreign bank commission fee (for USD, not less than $10)	For foreign currency. The commission fee is paid in national currency at the exchange rate of the Central Bank of the Republic of Uzbekistan on the transaction date.
e)	Other services for interbank payments (modifying, returning, or canceling a transfer after it has been accepted for execution at the client's initiative)	No bank commission fee is charged	

Upon return of the transfer from the beneficiary bank/ correspondent bank, the Client shall be refunded with the commission fees of Kapitalbank JSCB, except for:

- the actual expenses incurred by the Bank for the commission fees of correspondent banks and/or the beneficiary bank;

- the cases indicated in the Note

E) Money transfers made using international money transfer systems outside the Republic of Uzbekistan (in foreign currency)

Money transfer WESTERN UNION

(in USD)

		"Urgent" tariff	
a)	Sending money via "**Western Union system" to CIS countries** [1]	*Amount of transfer*	*Tariff*
		0,01 – 200,00	$ 3,00
		200,01 – 2000,00	1,7% from the amount of transfer
		2000,01 – 3000,00	1,3% from the amount of transfer
		3000,01 and more	1,0% from the amount of transfer

	Service name	Commission Fee Rate	Note
b)	Sending money via **"Western Union" system to Ukraine**	*Amount of transfer*	*Tariff*
		0,01 and more	0,9 % from the amount of transfer
c)	Sending money via "**Western Union" system to Georgia**	*Amount of transfer*	*Tariff*
		0,01 and more	1,0% from the amount of transfer
d)	Sending money via **"Western Union" system to EUROPE**[1]	*Amount of transfer*	*Tariff*
		0,01 – 300,00	$ 5,00
		300,01 and more	1,5% from the amount of transfer
e)	Sending money via **"Western Union" system to Greece, Romania, the Republic of Cyprus, Serbia and Israel**	*Amount of transfer*	*Tariff*
		0,01 – 200,00	$ 2,00
		300,01 and more	1,0% from the amount of transfer
f)	Sending money via "**Western Union" system to the United States of America and Canada**	*Amount of transfer*	*Tariff*
		0,01 – 400,00	$ 6,00
		400,01 and more	1,5% from the amount of transfer
g)	Sending money via "**Western Union" system to Japan, Malaysia, Republic of Korea**	*Amount of transfer*	*Tariff*
		0,01 – 100,00	$ 15,00
		100,01 – 300,00	$ 20,00
		300,01 – 500,00	$ 25,00
		500,01 – 800,00	$ 30,00
		800,01 – 1000,00	$ 35,00
		1000,01 – 1500,00	$ 40,00
		1500,01 – 2000,00	$ 45,00
		2000,01 – 3000,00	$ 50,00
		3000,01 and more	$ 60,00
h)	Sending money via "**Western Union" system to CHINA**	*Amount of transfer*	*Tariff*
		0,01 – 2500,00	2% from the amount of transfer
		2500,01 and more	$ 50,00
i)	Sending money via "**Western Union" system to Turkey**	*Amount of transfer*	*Tariff*
		0,01 and more	0,7% from the amount of transfer
j)	Sending money via "**Western Union" system to UAE**	*Amount of transfer*	*Tariff*
		0,01 – 100,00	$ 10,00
		100,01 – 300,00	$ 18,00
		300,01 – 500,00	$ 20,00
		500,01 – 800,00	$ 25,00
		800,01 – 1000,00	$ 30,00
		1000,01 – 1500,00	$ 35,00
		1500,01 – 2000,00	$ 40,00
		2000,01 – 3000,00	$ 45,00
		3000,01 and more	$ 50,00

[1]The CIS countries within the scope of this Tariff include: Azerbaijan, Kazakhstan, Kyrgyzstan, Moldova, Tajikistan, [2]Turkmenistan.European countries within the scope of this Tariff include: Austria, Albania, Andorra, Belgium, Bulgaria, Bosnia and Herzegovina, Hungary, United Kingdom, Germany, Greece, Denmark, Ireland, Iceland, Spain, Italy, Cyprus, Northern Cyprus, Kosovo, Latvia, Lithuania, Liechtenstein, Luxembourg, Macedonia, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Romania, Serbia, Slovakia, Slovenia, Finland, France, Montenegro, Czech Republic, Croatia, Switzerland, Sweden, Estonia.

Service name	Commission Fee Rate	Note
k) Sending money via "**Western Union" system to Turkey**	*Amount of transfer*	*Tariff*
	200,01 and more	0,7% from the amount of transfer
l) Sending money via **"Western Union" system to FAR ABROAD COUNTRIES**[32]	*Amount of transfer*	*Tariff*
	0,01 – 50,00	$ 13,00
	50,01 – 100,00	$ 15,00
	100,01 – 200,00	$ 22,00
	200,01 – 300,00	$ 29,00
	300,01 – 400,00	$ 34,00
	400,01 – 500,00	$ 40,00
	500,01 – 750,00	$ 45,00
	750,01 – 1000,00	$ 51,00
	1000,01 – 1500,00	$ 76,00
	1500,01 – 1750,00	$ 81,00
	1750,01 – 2000,00	$ 91,00
	2000,01 – 2500,00	$ 111,00
	2500,01 – 3000,00	$ 121,00
m) Withdrawal of cash received via "**Western Union"** system	No charge applied	
"Cash to the account" tariff		
a) Sending money via **"Western Union" to countries where funds can be credited via cash-to-account transfers**[4]	*Amount of transfer*	*Tariff*
	0,01 – 2000,00	$ 5,00
	2000,01 – 5000,00	$ 10,00
	5000,01 and more	$ 20,00

[4]Transfer to the recipient's bank account can be sent to more than 140 countries around the world and the geography is constantly expanding. The possibility of sending to a specific country must be specified in the software of the Western Union system.

Money transfer MONEYGRAM

(in USD)

a) Sending money via **"MONEYGRAM" to the far-abroad**	*Amount of transfer*	*Tariff*
	0,00 – 50,00	11,00$
	50,00 – 100,00	15,00$
	100,00 – 200,00	21,00$
	200,00 – 300,00	28,00$
	300,01 – 400,00	33,00$
	400,00 – 1 000,00	41,00$
	1 000,00 – 1 200,00	51,00$
	1 200,01 – 1 500,00	76,00$
	1 500,00 – 1 750,00	81,00$
	1 750,00 – 2 000,00	91,00$
	2 000,00 – 10 000,00	101,00$
b) Sending money via the **"MoneyGram" system to Armenia, Moldova, Ukraine**	*Amount of transfer*	*Tariff*
	0,00 – 200,00	4,00$
	200,00 – 400,00	6,00$
	400,00 – 600,00	9,00$
	600,00 – 800,00	10,00$
	800,00 – 1 000,00	15,00$
	1 000,00 – 2 000,00	25,00$
	2 000,00 – 4 000,00	36,00$
	4 000,00 – 5 000,00	51,00$
	5 000,00 – 10 000,00	61,00$

[3]Non-CIS countries within the scope of this Tariff include all non-CIS countries, except for the listed CIS countries, Europe, Georgia, Ukraine, People's Republic of China, Turkey, United Arab Emirates, Japan, Republic of Korea, Malaysia, State of Israel, United States of America and Canada. For amounts over 3,000.00 US dollars to be sent to non-CIS countries, 20.00 US dollars will be added to the Transfer Fee in each subsequent interval of 500.00 US dollars.

	Service name	Commission Fee Rate	Note
c)	Sending money via the **"MoneyGram" system to China, India, the United Arab Emirates**	*Amount of transfer* 0,00 – 100,00 100,00 – 300,00 300,00 – 600,00 600,00 – 1 000,00 1 000,00 – 1 500,00 1 500,00 – 2 000,00 2 000,00 – 3 000,00 3 000,00 – 10 000,00	*Tariff* 6,00$ 10,00$ 19,00$ 30,00$ 35,00$ 40,00$ 50,00$ 60,00$
d)	Sending money via the **"MoneyGram" system to South Korea, Turkey**	*Amount of transfer* 0,00 – 600,00 600,00 – 1 500,00 1 500,00 – 3 000,00 3 000,00 – 10 000,00	*Tariff* 4,00$ 6,00$ 11,00$ 16,00$
e)	Sending money via the **"MoneyGram" system to USA, Canada**	*Amount of transfer* 0,00 – 150,00 150,01 – 10 000,00	*Tariff* 2,00$ 1,5%
f)	Sending money via the **"MoneyGram" system to Belarus**	*Amount of transfer* 0,00 – 200,00 200,00 – 400,00 400,00 – 600,00 600,00 – 800,00 800,00 – 1 000,00 1 000,00 – 2 000,00 2 000,00 – 3 000,00 3 000,00 – 4 000,00 4 000,00 – 5 000,00 5 000,00 – 10 000,00	*Tariff* 4,00$ 7,00$ 10,00$ 13,00$ 16,00$ 31,00$ 37,00$ 41,00$ 51,00$ 76,00$
g)	Sending money via the **"MoneyGram" system to Georgia, Kazakhstan, Kyrgyzstan**	*Amount of transfer* 0,00 – 300,00 300,01 – 10 000,00	*Tariff* 3,00$ 1,2%
h)	[1]Sending money via the **"MoneyGram" system to Europe**	*Amount of transfer* 0,00 – 150,00 150,00 – 10 000,00	*Tariff* 2,00$ 1,3%
i)	Withdrawal of cash received via "**MoneyGram"** system	No charge applied	

[1]European countries include the following: Albania, Austria, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Italy, Liechtenstein, Luxembourg, Macedonia (former Yugoslav Republic), Malta, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, United Kingdom, Latvia, Lithuania, Estonia.

When making a refund, the commission is deducted in accordance with the established tariffs.

Money transfer Asia Express

a)	The transfers tariff in US Dollars and EUROS	Internal transfers via the AsiaExpress System – **1.5%**, but not less than **1 USD/EURO of the transfer amount from the sender**
b)	The transfers tariff in Russian rubles and Uzbek soums	Internal transfers via the AsiaExpress System – 1%, but not less than 100 Rubles / 10 000 Soums of the transfer amount from the sender
c)	Transfer payments	Transfer payments via the AsiaExpress system are free of charge

Money transfer Visa Direct

	By transaction/daily	USD	EUR	UZS
	Sending	7 500	7 000	100 mln.
	Receipt – resident	25 500	20 000	300 mln.
	Receipt – non-resident	10 000	8 000	120 mln.
	Commission	Min. amount – 2 USD Commission – 1% (but min.2 USD)	Min. amount – 2 EUR Commission – 1% (but min.2 EUR)	
	Monthly	USD	EUR	UZS
	Sending	99 999	70 000	1,2 mlrd.

Service name	Commission Fee Rate		Note
Receipt – resident	99 999	70 000	1,2 mlrd.
Receipt – non-resident	10 000	8 000	120 mln.
Commission	Min. amount – 2 USD Commission – 1% (but min.2 USD)	Min. amount – 2 EUR Commission – 1% (but min.2 EUR)	

Money transfer MoneySend

By transaction/daily	USD	EUR	UZS
Sending	7 500	7 000	100 mln.
Receipt – resident	25 500	20 000	300 mln.
Receipt – non-resident	10 000	8 000	120 mln.
Commission	Min. amount – 2 USD Commission – 1% (but min.2 USD)	Min. amount – 2 EUR Commission – 1% (but min.2 EUR)	
Monthly	USD	EUR	UZS
Sending	99 999	70 000	1,2 mlrd.
Receipt – resident	99 999	70 000	1,2 mlrd.
Receipt – non-resident	10 000	8 000	120 mln.
Commission	Min. amount – 2 USD Commission – 1% (but min.2 USD)	Min. amount – 2 EUR Commission – 1% (but min.2 EUR)	0

Money transfer UPT

Recipient's country	Type of payment	Commission	Currency	Minimum amount	Maximum amount
Azerbaijan	Cash payment	0,85%	USD	0,01	10 000
Bahrein	Cash payment	1%	USD	0,01	10 000
United Arab Emirates	Cash payment	1%	USD	0,01	10 000
Bulgaria	Cash payment	1%	EUR	0,01	2 500
China	Wallet	8 USD	USD	0,01	6 700
Georgia	Cash payment	0,85%	USD	0,01	10 000
Israel	Cash payment	1,2%	USD	0,01	10 000
Qatar	Cash payment	1%	USD	0,01	10 000
Kazakhstan	Cash payment	0,85%	USD	0,01	9 500
Kyrgyzstan	Cash payment	0,85%	USD	0,01	10 000
Kuwait	Cash payment	1%	USD	0,01	10 000
Lebanon	Cash payment	1%	USD	0,01	10 000
Moldova	Cash payment	0,90%	USD	0,01	10 000
Tajikistan	Cash payment	0,85%	USD	0,01	10 000
Türkiye	Cash payment	0,70%	USD	0,01	10 000
Türkiye	Deposit to TRY account	0,90%	TL	0,01	100 000
Türkiye	Wallet	0,80%	USD	0,01	10 000
Ukraine	Cash payment	1,2%	USD	0,01	10 000
Jordan	Cash payment	1%	USD	0,01	10 000
Europe	Replenishment of SEPA account	15 EUR	EUR	0,01	10 000

F) Foreign exchange transactions

Foreign exchange transactions: one foreign currency into another foreign currency	No charge applied	Foreign exchange transactions are implemented by bank transfer (from account to account) at the exchange rate of the exchange office on the transaction

G) Save-deposit boxes

Security deposit for a safety deposit box	300 USD	For clients – nonresidents of Republic of Uzbekistan
Discounts in case of full payment for a safe	15%	For full payment for renting a safe deposit box for a period of **1 year.**

Service name	Commission Fee Rate	Note
deposit box		
	20%	For full payment for renting a safe deposit box for a period of **2 years.**
	30%	For full payment for renting a safe deposit box for a period of **3 years**

Fee for the use of safe deposit boxes:

№	Safe deposit box size	Payment per day (soum)	Payment per month (soum)
1	74x300x600mm	3 000 soums	85 000 soums
2	126x300x600mm	3 500 soums	100 000 soums
3	256x300x600mm	4 500 soums	125 000 soums
4	525x300x600mm	9 000 soums	250 000 soums
5	200x620x600mm	10 000 soums	275 000 soums
6	650x620x600mm	11 000 soums	300 000 soums

H) Penalties

a) Penalty for non-fulfillment of obligations under the depository box agreement:

- loss (damage) of the key (lock) to the safe deposit box by the client or damage to the safe deposit box caused by the client's fault — 500 000 soums + repair costs

№	Safe deposit box dimensions	Charge for delayed clearance of the safe deposit box (soum/per day)
1	74x300x600mm	3 500 soums
2	126x300x600mm	5 000 soums
3	256x300x600mm	6 000 soums
4	525x300x600mm	10 000 soums
5	200x620x600mm	11 000 soums
6	650x620x600mm	12 000 soums

Chapter 2. Plastic cards issued by Uzcard system in the national currency

A. Uzcard Payroll Cards

1.	Issue of a card (at the Bank branch)	Free of charge
2.	Card reissuance upon expiration: one month before, during the month of expiration, and one month after:	Comission is no fee
	Initiated by a client (loss, theft, damage, etc.)	50,000 UZS VAT including
3.	Ordering a card through a mobile application and its delivery by courier (within the territory of Uzbekistan/in the Russian Federation)	Tariffs for cards delivery
4.	Payment for goods and services	0%
5.	Cash withdrawal	
	at the bank's cash desk	up to 10 million soums (inclusive) — 1% over 10 million soums — 0%
	through the bank's ATM	1%
6.	Cash deposit at the bank's cash desk	up to 10 million soums (inclusive) — 1% over 10 million soums — 0%
7.	Cash deposit at the bank's ATM	0%
8.	Mini-statement in the Bank's ATMs network and RBS	Free of charge
9.	Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including

	Service name	Commission Fee Rate	Note

B. Uzcard Mass Debit Cards

1.	Issue of a card (at the Bank branch)	50,000 UZS VAT including
1.2.	Issuance/reissue of additional **UZCARD** cards to the main account	50,000 UZS VAT including
2.	Card reissuance upon expiration: one month before, during the month of expiration, and one month after:	Comission is no fee
2.1.	Initiated by a client (loss, theft, damage, etc.)	50,000 UZS VAT including
3.	Ordering a card through a mobile application and its delivery by courier (within the territory of Uzbekistan/in the Russian Federation)	Tariffs for cards delivery
4.	Payment for goods and services	0%
5.	Cash withdrawal	
6.1.	at the bank's cash desk	up to 10 million soums (inclusive) — 1% over 10 million soums — 0%
6.2.	through the bank's ATM	1%
6.3.	Cash deposit at the bank's cash desk:	up to 10 million soums (inclusive) — 1% over 10 million soums — 0%
7.	Cash deposit at the ATM:	0%
8.	Mini-statement in the Bank's ATMs network and RBS	Free of charge
9.	Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including

C. Uzcard Pension Cards

1.	Issue of a card (at the Bank branch)	Free of charge
2.	Card reissuance upon expiration: one month before, during the month of expiration, and one month after:	Comission is no fee
2.1.	Initiated by a client (loss, theft, damage, etc.)	50,000 UZS VAT including
3.	Ordering a card through a mobile application and its delivery by courier (within the territory of Uzbekistan/in the Russian Federation)	Tariffs for cards delivery
4.	Bank card monthly processing	Free of charge
5.	Payment for goods and services 0%	
6.	Cash withdrawal	
6.1.	at the bank's cash desk	up to 10 million soums (inclusive) — 1% over 10 million soums — 0%
6.2.	through the bank's ATM	1%
7.	Cash deposit at the bank's cash desk:	up to 10 million soums (inclusive) — 1% over 10 million soums — 0%
8.	Cash deposit at the ATM:	0%
9.	Mini-statement in the Bank's ATMs network and RBS	Free of charge
10.	Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including

D. Uzcard Kids Cards

1.	Issue of a card (at the Bank branch)	50,000 UZS VAT including
2.	Card reissuance upon expiration: one month before, during the month of expiration, and one month after:	Comission is no fee
2.1.	Initiated by a client (loss, theft, damage, etc.)	50,000 UZS VAT including
3.	Ordering a card through a mobile application and its delivery by courier (within the territory of Uzbekistan/in the Russian Federation)	Tariffs for cards delivery
4.	Payment for goods and services	0%
5.	Cash withdrawal	
1.1.	at the bank's cash desk	up to 10 million soums (inclusive) — 1% over 10 million soums — 0%
1.2.	through the bank's ATM	1%
2.	Cash deposit at the bank's cash desk:	up to 10 million soums (inclusive) — 1% over 10 million soums — 0%
3.	Cash deposit at the ATM:	0%
4.	Mini-statement in the Bank's ATMs network and RBS	Free of charge
5.	Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including

Service name	Commission Fee Rate	Note

Chapter 3. Plastic cards issued according to Humo system in the national currency

A. Humo Payroll Cards

1.	Issue of a card (at the Bank branch)	Free of charge
2.	Card reissuance upon expiration: one month before, during the month of expiration, and one month after:	Comission is no fee
2.1.	Initiated by a client (loss, theft, damage, etc.)	50,000 UZS VAT including
3.	Ordering a card through a mobile application and its delivery by courier (within the territory of Uzbekistan/in the Russian Federation)	Tariffs for cards delivery
4.	Payment for goods and services	0%
5.	Cash withdrawal	
6.	at the bank's cash desk	1%
6.	through the bank's ATM	1%
7.	Cash deposit at the ATM:	0%
8.	Mini-statement in the Bank's ATMs network and RBS	Free of charge
9.	Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including

B. Humo Mass Debit Cards

1.	Issue of a card (at the Bank branch)	50,000 UZS VAT including
1.2	Issuance/reissue of additional **HUMO** cards to the main account	50,000 UZS VAT including
2.	Card reissuance upon expiration: one month before, during the month of expiration, and one month after:	Comission is no fee
2.1.	Initiated by a client (loss, theft, damage, etc.)	50,000 UZS VAT including
3.	Ordering a card through a mobile application and its delivery by courier (within the territory of Uzbekistan/in the Russian Federation)	Tariffs for cards delivery
4.	Payment for goods and services	0%
5.	Cash withdrawal	
5.1.	at the bank's cash desk	1%
5.2.	through the bank's ATM	1%
6.	Cash deposit at the ATM:	0%
7.	Mini-statement in the Bank's ATMs network and RBS	Free of charge
8.	Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including

C. Humo Kids Cards

1.	Issue of a card (at the Bank branch)	50,000 UZS VAT including
2.	Card reissuance upon expiration: one month before, during the month of expiration, and one month after:	Comission is no fee
2.1.	Initiated by a client (loss, theft, damage, etc.)	50,000 UZS VAT including
3.	Ordering a card through a mobile application and its delivery by courier (within the territory of Uzbekistan/in the Russian Federation)	Tariffs for cards delivery
4.	Payment for goods and services	0%
5.	Cash withdrawal	
6.	at the bank's cash desk	1%
7.1.	through the bank's ATM	1%
7.2.	Cash deposit at the ATM:	0%
7.	Mini-statement in the Bank's ATMs network and RBS	Free of charge
8.	Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including

Service name	Commission Fee Rate	Note

Chapter 4. Plastic cards in foreign currency

A. Visa Gold (USD)

1.	Issue of a card (at the Bank branch)	Free of charge
2.	Issuance/reissue of additional **Visa Gold** cards to the main account	50,000 UZS VAT including
3.	Reissue of a card:	Comission is no fee
3.1.	Initiated by a client (loss, theft, damage, etc.)	50,000 UZS VAT including
4.	Ordering a card through a mobile application and its delivery by courier (within the territory of Uzbekistan/in the Russian Federation)	Tariffs for cards delivery
5.	The permanent balance amount	0 UZS
6.	Bank card monthly processing	Free of charge
7.	Payment for goods and services	0%
8.	Cash withdrawal	
8.1.	at the bank's cash desk	0%
8.2.	through the bank's ATM	-
8.3.	at the cash desk and through ATM of a third-party bank of the Republic of Uzbekistan	1%
8.4.	at the cash desk and through ATM of a foreign bank	2%
9.	Cash deposit at the ATM:	0%
10.	Mini-statement in the Bank's ATMs network and RBS	Free of charge
11.	Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including

B. Visa Gold (UZS)

1.	Issue of a card (at the Bank branch)	Free of charge
2.	Issuance/reissue of additional **Visa Gold** cards to the main account	50,000 UZS VAT including
3.	Reissue of a card:	Comission is no fee
3.1.	Initiated by a client (loss, theft, damage, etc.)	50,000 UZS VAT including
4.	Ordering a card through a mobile application and its delivery by courier (within the territory of Uzbekistan/in the Russian Federation)	Tariffs for cards delivery
5.	The permanent balance amount	0 UZS
6.	Bank card monthly processing	Free of charge
7.	Payment for goods and services	0%
8.	Cash withdrawal	
8.1.	at the bank's cash desk	0%
8.2.	through the bank's ATM	0% (up to 10 million UZS / month), 0.7% (over 10 million UZS / month)
8.3.	at the cash desk and through ATM of a third-party bank of the Republic of Uzbekistan	1%
8.4.	at the cash desk and through ATM of a foreign bank	2%
8.5.	Cash deposit at the bank's cash desk:	up to 10 million soums (inclusive) — 1% over 10 million soums — 0%
9.	Cash deposit at the ATM:	0%
10.	Mini-statement in the Bank's ATMs network and RBS	Free of charge
11.	Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including

C. Visa Gold Kids

1.	Issue of a card (at the Bank branch)	Free of charge
2.	Card reissuance upon expiration: one month before, during the month of expiration, and one month after:	Comission is no fee
2.1.	Initiated by a client (loss, theft, damage, etc.)	50,000 UZS VAT including
3.	Ordering a card through a mobile application and its delivery by courier (within the territory of Uzbekistan/in the Russian Federation)	Tariffs for cards delivery
4.	Bank card monthly processing	Free of charge
5.	Payment for goods and services	0%

Service name	Commission Fee Rate	Note
6. Cash withdrawal		
6.1. at the bank's cash desk		0%
6.2. through the bank's ATM		0% (up to 10 million UZS / month), 0.7% (over 10 million UZS / month)
6.3. at the cash desk and through ATM of a third-party bank of the Republic of Uzbekistan		1%
6.4. at the cash desk and through ATM of a foreign bank		2%
7. Cash deposit at the ATM:	0%	
8. Mini-statement in the Bank's ATMs network and RBS		Free of charge
9. Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period		50,000 UZS VAT including

D. Visa Gold (width Braile font)

1.	Issue of a card (at the Bank branch)	Free of charge
2.	Card reissuance upon expiration: one month before, during the month of expiration, and one month after:	Comission is no fee
3.	On other dates	50,000 UZS
3.1.	Initiated by a client (loss, theft, damage, etc.)	50,000 UZS VAT including
3.2.	Ordering a card through a mobile application and its delivery by courier (within the territory of Uzbekistan/in the Russian Federation)	Tariffs for cards delivery
4.	The permanent balance amount	0 UZS
5.	Bank card monthly processing	Free of charge
6.	Payment for goods and services	0%
7.	Cash withdrawal	
7.1.	at the bank's cash desk	0%
7.2.	through the bank's ATM	0% (up to 10 million UZS / month), 0.7% (over 10 million UZS / month)
7.3.	at the cash desk and through ATM of a third-party bank of the Republic of Uzbekistan	1%
7.4.	at the cash desk and through ATM of a foreign bank	2%
8.	Cash deposit at the ATM:	0%
9.	Mini-statement in the Bank's ATMs network and RBS	Free of charge
10.	Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including

E. Visa Platinum - single (USD)

1.	Issue of a card (at the Bank branch)	Free of charge
2.	Reissue of a card:	
2.1.	Initiated by a client (loss, theft, damage, etc.)	100,000 UZS VAT including
2.2.	Card reissuance upon expiration: one month before, during the month of expiration, and one month after:	Comission is no fee

F. Visa Infinite - single (USD)

1.	Issue of a card (at the Bank branch)	Free of charge
2.	Reissue of a card:	
2.1.	Initiated by a client (loss, theft, damage, etc.)	200,000 UZS VAT including
2.2.	Card reissuance upon expiration: one month before, during the month of expiration, and one month after:	Comission is no fee

G. Mastercard Gold (UZS)

1.	Issue of a card (at the Bank branch)	Free of charge
2.	Issue and reissue of an additional card	50,000 UZS VAT including
3.	Reissue of a card:	
3.1.	Initiated by a client (loss, theft, damage, etc.)	50,000 UZS VAT including
4.	Ordering a card through a mobile application and its delivery by courier (within the territory of Uzbekistan/in the Russian Federation)	Tariffs for cards delivery
5.	The permanent balance amount	0 UZS

	Service name	Commission Fee Rate	Note
6.	Bank card monthly processing	Free of charge	
7.	Payment for goods and services	0%	
8.	Cash withdrawal		
8.1.	at the bank's cash desk	0%	
8.2.	through the bank's ATM	0% (up to 10 million UZS / month), 0.7% (over 10 million UZS / month)	
8.3.	at the cash desk and through ATM of a third-party bank of the Republic of Uzbekistan	1%	
8.4.	at the cash desk and through ATM of a foreign bank	2%	
9.	Cash deposit at the ATM:	0%	
10.	Mini-statement in the Bank's ATMs network and RBS	Free of charge	
11.	Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including	

H. Mastercard Gold (EUR)

1.	Issue of a card (at the Bank branch)	Free of charge
2.	Issue and reissue of an additional card	50,000 UZS VAT including
3.	Reissue of a card:	
3.1.	Initiated by a client (loss, theft, damage, etc.)	50,000 UZS VAT including
4.	Ordering a card through a mobile application and its delivery by courier (within the territory of Uzbekistan/in the Russian Federation)	Tariffs for cards delivery
5.	The permanent balance amount	0 UZS
6.	Bank card monthly processing	Free of charge
7.	Payment for goods and services	0,5%
8.	Cash withdrawal	
8.1.	at the bank's cash desk	0%
8.2.	through the bank's ATM	-
8.3.	at the cash desk and through ATM of a third-party bank of the Republic of Uzbekistan	1%
8.4.	at the cash desk and through ATM of a foreign bank	2%
9.	Cash deposit at the ATM: 0%	
10.	Mini-statement in the Bank's ATMs network and RBS	Free of charge
11.	Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including

I. Mastercard Sum (width Braile font)

1.	Issue of a card (at the Bank branch)	Free of charge
2.	The expiration date of the card for a month, in the same month and the next month	Comission is no fee
2.1.	The rest of the time	50,000 UZS
2.2.	Initiated by a client (loss, theft, damage, etc.)	50,000 UZS VAT including
3.	The permanent balance amount	0 UZS
4.	Bank card monthly processing	Free of charge
5.	Payment for goods and services	0%
6.	Cash withdrawal	
6.1.	at the bank's cash desk	0%
6.2.	through the bank's ATM	0% (up to 10 million UZS / month), 0.7% (over 10 million UZS / month)
6.3.	at the cash desk and through ATM of a third-party bank of the Republic of Uzbekistan	1%
6.4.	at the cash desk and through ATM of a foreign bank	2%
7.	Cash deposit at the ATM:	0%
8.	Mini-statement in the Bank's ATMs network and RBS	Free of charge
9.	Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including

Service name	Commission Fee Rate	Note

Chapter 5. Multicurrency bank cards / Salary bank cards

A. Visa Platinum multi-currency

1.	Issue of a card (at the Bank branch)	100,000 UZS VAT including		
2.	Reissue of a card:			
2.1.	Initiated by a client (loss, theft, damage, etc.)	100,000 UZS VAT including		
3.	Ordering a card through a mobile application and its delivery by courier (within the territory of Uzbekistan/in the Russian Federation)	Tariffs for cards delivery		
4.	The permanent balance amount	90,000 UZS		
5.	Bank card monthly processing	30,000 UZS VAT including		
6.	The commission fee for processing (clause 5) is not charged if one of the following conditions is met:			
6.1.	the average monthly balance on all accounts/deposits is more than (equivalent)	5 million UZS		
6.2.	monthly amount of payment for goods and/or services is more than (equivalent)	2 million UZS		
7.	Payment for goods and services	0%, payment in EURO 0.5% (min 0.5 EUR)		
8.	Cash withdrawal			
8.1.	at the bank's cash desk	usd	euro	sum
		0%	0%	up to 10 million soums (inclusive) — 1% over 10 million soums — 0%
8.2.	through the bank's ATM	0% (up to 10 million UZS / month), 0.7% (over 10 million UZS / month)		
8.3.	at the cash desk and through ATM of a third-party bank of the Republic of Uzbekistan	1%		
8.4.	at the cash desk and through ATM of a foreign bank	2%		
9.	Cash deposit at the ATM:	0%		
10.	Mini-statement in the Bank's ATMs network and RBS	Free of charge		
11.	Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including		

B. Visa Platinum multi-currency (width Braile font)

1.	Issue of a card (at the Bank branch)	Free of charge		
2.	Reissue of a card:			
2.1.	Card reissuance upon expiration: one month before, during the month of expiration, and one month after:	Comission is no fee		
2.2.	Initiated by a client (loss, theft, damage, etc.)	50,000 UZS VAT including		
3.	The permanent balance amount	0 UZS		
4.	Bank card monthly processing	Free of charge		
5.	Payment for goods and services	0%		
6.	Cash withdrawal			
6.1.	at the bank's cash desk	usd	euro	sum
		0%	0%	up to 10 million soums (inclusive) — 1% over 10 million soums — 0%
6.2.	through the bank's ATM	0% (up to 10 million UZS / month), 0.7% (over 10 million UZS / month)		
6.3.	at the cash desk and through ATM of a third-party bank of the Republic of Uzbekistan	1%		
6.4.	at the cash desk and through ATM of a foreign bank	2%		
7.	Cash deposit at the ATM:	0%		
8.	Mini-statement in the Bank's ATMs network and RBS	Free of charge		
9.	Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including		

	Service name	Commission Fee Rate	Note

C. Visa Infinite multi-currency

1.	Issue of a card (at the Bank branch)	200,000 UZS VAT including / Salary free of charge
2.	Reissue of a card:	
2.1.	Initiated by a client (loss, theft, damage, etc.)	200,000 UZS VAT including
3.	Ordering a card through a mobile application and its delivery by courier (within the territory of Uzbekistan/in the Russian Federation)	Tariffs for cards delivery
4.	The permanent balance amount	195,000 UZS
5.	Bank card monthly processing	65,000 UZS VAT including
6.	The commission fee for processing (clause 5) is not charged if one of the following conditions is met:	
6.1.	the average monthly balance on all accounts/deposits is more than (equivalent)	50 million UZS
6.2.	monthly amount of payment for goods and/or services is more than (equivalent)	20 million UZS
7.	Payment for goods and services	0%, payment in EURO 0.5% (min 0.5 EUR)
8.	Cash withdrawal	
8.1.	at the bank's cash desk	usd euro sum 0% 0% up to 10 million soums (inclusive) — 1% over 10 million soums — 0%
8.2.	through the bank's ATM	0% (up to 10 million UZS / month), 0.7% (over 10 million UZS / month)
8.3.	at the cash desk and through ATM of a third-party bank of the Republic of Uzbekistan	1%
8.4.	at the cash desk and through ATM of a foreign bank	2%
9.	Cash deposit at the ATM:	0%
10.	Cash deposit at the bank's cash desk	up to 10 million soums (inclusive) — 1% over 10 million soums — 0%
11.	Mini-statement in the Bank's ATMs network and RBS	Free of charge
12.	Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including

D. Mastercard Black Edition multi-currency

1.	Issue of a card (at the Bank branch)	200,000 UZS VAT including / Salary free of charge
2.	Reissue of a card:	Comission is no fee
2.1.	Initiated by a client (loss, theft, damage, etc.)	200,000 UZS VAT including
3.	Ordering a card through a mobile application and its delivery by courier (within the territory of Uzbekistan/in the Russian Federation)	Tariffs for cards delivery
4.	The permanent balance amount	195,000 UZS
5.	Bank card monthly processing	65,000 UZS VAT including
6.	The commission fee for processing (clause 5) is not charged if one of the following conditions is met:	
6.1.	the average monthly balance on all accounts/deposits is more than (equivalent)	50 million UZS
6.2.	monthly amount of payment for goods and/or services is more than (equivalent)	20 million UZS
7.	Payment for goods and services	0%, payment in EURO 0.5% (min 0.5 EUR)
8.	Cash withdrawal	
8.1.	at the bank's cash desk	usd euro sum 0% 0% up to 10 million soums (inclusive) — 1% over 10 million soums — 0%
8.2.	through the bank's ATM	0% (up to 10 million UZS / month), 0.7% (over 10 million UZS / month)
8.3.	at the cash desk and through ATM of a third-party bank of the Republic of Uzbekistan	1%
8.4.	at the cash desk and through ATM of a foreign bank	2%
9.	Cash deposit at the ATM:	0%
10.	Cash deposit at the bank's cash desk	up to 10 million soums (inclusive) — 1% over 10 million soums — 0%
11.	Mini-statement in the Bank's ATMs network and RBS	Free of charge
12.	Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including

	Service name	Commission Fee Rate	Note

E. Mastercard World Elite multi-currency

1.	Issue of a card (at the Bank branch)	300,000 UZS VAT including / Salary free of charge
2.	Reissue of a card:	Comission is no fee
2.1.	Initiated by a client (loss, theft, damage, etc.)	300,000 UZS VAT including
3.	Ordering a card through a mobile application and its delivery by courier (within the territory of Uzbekistan/in the Russian Federation)	Tariffs for cards delivery
4.	The permanent balance amount	195,000 UZS
5.	Bank card monthly processing	65,000 UZS VAT including
6.	The commission fee for processing (clause 5) is not charged if one of the following conditions is met:	
6.1.	the average monthly balance on all accounts/deposits is more than (equivalent)	50 million UZS
6.2.	monthly amount of payment for goods and/or services is more than (equivalent)	20 million UZS
7.	Payment for goods and services	0%, payment in EURO 0.5% (min 0.5 EUR)
8.	Cash withdrawal	
8.1.	at the bank's cash desk	usd: 0%; euro: 0 %; sum: up to 10 million soums (inclusive) — 1% over 10 million soums — 0%
8.2.	through the bank's ATM	0% (up to 10 million UZS / month), 0.7% (over 10 million UZS / month)
8.3.	at the cash desk and through ATM of a third-party bank of the Republic of Uzbekistan	1%
8.4.	at the cash desk and through ATM of a foreign bank	2%
9.	Cash deposit at the ATM:	0%
10.	Cash deposit at the bank's cash desk	up to 10 million soums (inclusive) — 1% over 10 million soums — 0%
11.	Mini-statement in the Bank's ATMs network and RBS	Free of charge
12.	Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including

Chapter 6. Virtual cards

A. Visa Virtual Classic (UZS)

1.	Issue of a card (at the Bank branch)	Free of charge
2.	Reissue of a card:	
2.1.	Card reissuance upon expiration: one month before, during the month of expiration, and one month after:	Free of charge
2.2.	Initiated by a client (loss, theft, damage, etc.)	Free of charge
3.	The permanent balance amount	None
4.	Bank card monthly processing	Free of charge
5.	Payment for goods and services	0%
6.	Cash withdrawal	
7.	at the cash desk of JSCB Kapitalbank	not provided
8.	Card replenishment	
8.1.	at the cash desk of JSCB Kapitalbank	up to 10 million soums (inclusive) — 1% over 10 million soums — 0%
8.2.	at an ATM of JSCB Kapitalbank	0%
9.	Mini-statement in the Bank's ATMs network and RBS	Free of charge
10.	Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including

Service name	Commission Fee Rate	Note

B. Visa Virtual Classic (USD)

1.	Issue of a card (at the Bank branch)	Free of charge
2.	Reissue of a card:	
2.1.	Card reissuance upon expiration: one month before, during the month of expiration, and one month after:	Free of charge
2.2.	Initiated by a client (loss, theft, damage, etc.)	Free of charge
3.	The permanent balance amount	None
4.	Bank card monthly processing	Free of charge
5.	Payment for goods and services	0%
6.	Cash withdrawal	
7.	at the cash desk of JSCB Kapitalbank	not provided
8.	Card replenishment	
8.1.	at the cash desk of JSCB Kapitalbank	up to 10 million soums (inclusive) — 1% over 10 million soums — 0%
8.2.	at an ATM of JSCB Kapitalbank	0%
9.	Mini-statement in the Bank's ATMs network and RBS	Free of charge
10.	Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including

Chapter 7. Cards issued by another bank

A. UzCard issued in another bank:

1. Cash replenishment:	
at the ATM	0,5%

B. UzCard pension cards issued by another bank:

11. Cash replenishment:	
at the ATM	not provided

C. Humo issued by another bank:

12. Cash replenishment:	
at the ATM	0,5%

D. MPS of other banks of the Republic of Uzbekistan:

13. Cash replenishment:	
at the ATM	0,7%

E. MPS of other foreign banks:

14. Cash replenishment:	
at the ATM	not provided

F. Alokabank's social card (on the VISA platform)

15. Cash replenishment:	
at the ATM	0,7%

Chapter 8. Servicing in the "Kapitalbank" Bank's mobile application (hereinafter referred to as RBS)

a) Tariffs for transfers between bank cards and clients accounts in the national currency (UZS):

Direction (from where/to where)		Kapitalbank						Other banks*	
		Uzcard	**Humo**	**VISA UZS**	**Mastercard UZS**	**Deposit accounts (20606%)**	**Demand account (20206%)**	**Uzcard**	**Humo**
Kapitalbank	**Uzcard**	0.5 %	0.5 %	**0.5 %***	**0.5 %***	0.0 %	0.5 %	1.0 %	1.0 %
	Humo	0.5 %	0.5 %	0.0 %	0.0 %	0.0 %	0.5 %	1.0 %	1.0 %
	VISA UZS	**0.5 %***	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	1.0 %	1.0 %
	Mastercard UZS	**0.5 %***	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	1.0 %	1.0 %
	Deposit accounts (20606%)	0.0 %	0.0 %	0.0 %	0.0 %	disabled	0.0 %	disabled	disabled
	Demand account (20206%)	0.5 %	0.0 %	0.0 %	0.0 %	0.0 %	0.0 %	disabled	disabled

Service name		Commission Fee Rate						Note	
Other banks	**Uzcard**	0.5 %	0.5 %	**0.5 %***	**0.5 %***	0.0 %	0.5 %	1.0 %	1.0 %
	Humo	0.5 %	0.5 %	**0.5 %***	**0.5 %***	0.0 %	0.5 %	1.0 %	1.0 %

For transactions marked with "", interest-free transfers with a limit of up to 10,000,000 soums are valid.*

Interest-free transfers are available for cards in the national currency and apply exclusively to the following transactions:

- Uzcard Kapitalbank to Visa Kapitalbank
- Uzcard Kapitalbank to Mastercard Kapitalbank
- Visa Kapitalbank to Uzcard Kapitalbank
- Mastercard Kapitalbank to Uzcard Kapitalbank
- Another bank's Uzcard to Visa Kapitalbank
- Another bank's Uzcard to Mastercard Kapitalbank
- Another bank's Humo to Visa Kapitalbank
- Another bank's Humo to Mastercard Kapitalbank

Mechanism conditions:

The interest-free transfer limit is valid within a calendar month and is automatically updated on the 1st day of each month. There is a limit of up to 10,000,000 soums per 1 RBS user for all transactions marked with "*" in the table. Transactions that do not fall under the conditions of free transfers and amounts over the limit shall be charged at the approved tariffs.

Transfer of funds from VISA cards of JSCB Kapitalbank to VISA cards of a foreign bank	1 %, but not less than 3$	The transaction is performed through the VISA Direct service
Transfer of funds from Mastercard cards of JSCB Kapitalbank to Mastercard cards of a foreign bank	1 %, but not less than 3 euros	The transaction is performed through the MoneySend service
Visa Direct transfers from VISA cards of JSCB Kapitalbank in the national currency to VISA cards of another bank within the Republic of Uzbekistan	1 % of the transaction amount (minimum 15 000 soums)	
Visa Direct transfers from VISA cards of JSCB Kapitalbank in dollars to VISA cards of another bank within the Republic of Uzbekistan	0.5 % of transaction amount (minimum 1$)	
b) Transfer of funds from an individual's wallet/deposit account on demand for payment using banking details	5,000 soums	

d) Tariffs for currency exchange transactions, cross-conversion and transactions between a client's currency accounts:

Direction		**Kapitalbank**										**Other banks**	
		Uzcard	**Humo**	**VISA:**		**Mastercard:**		**Demand account (20206%):**				**Uzcard**	**Humo**
				USD	*EUR*	*USD*	*EUR*	*USD*	*EUR*	*UZS*	*RUB*		
Kapitalbank	**Uzcard**	-	-	0 %	0 %	0 %	0 %	0 %	0 %	-	0 %	-	-
	Humo	-	-	0 %	0 %	0 %	0 %	0 %	0 %	-	0 %	-	-
	VISA:												
	USD	0 %	0 %	0 %	-	0 %	-	0 %	-	0 %	-	**0.5 %**	0 %
	EUR	0 %	0 %	-	0 %	-	0 %	-	0 %	0 %	-	**0.5 %**	0 %
	Mastercard:												
	USD	0 %	0 %	0 %	-	0 %	-	0 %	-	0 %	-	**0.5 %**	0 %
	EUR	0 %	0 %	-	0 %	-	0 %	-	0 %	0 %	-	**0.5 %**	0 %
	Demand account (20206%):												
	USD	0 %	0 %	0 %	-	0 %	-	0 %	0 %	0 %	0 %	-	-
	EUR	0 %	0 %	-	0 %	-	0 %	0 %	0 %	0 %	0 %	-	-
	UZS	-	-	0 %	0 %	0 %	0 %	0 %	0 %	-	0 %	-	-
	RUB	0 %	0 %	-	-	-	-	0 %	0 %	0 %	0 %	-	-
Other banks	**Uzcard**	-	-	0 %	0 %	0 %	0 %	0 %	0 %	-	0 %	-	-
	Humo	-	-	0 %	0 %	0 %	0 %	0 %	0 %	-	0 %	-	-

e) JSCB Kapitalbank loan repayment from a plastic card of any bank or from the deposit account on demand of a client	No commission fee is charged	For all types of cards

Service name	Commission Fee Rate	Note
f) Other banks loan repayment from a plastic card of any bank	0.6 %	
f) Subscription fee for the "Payment Monitoring" service for viewing the transaction history via plastic cards of UZCARD user.	No commission fee is charged	
g) Subscription fee for the "Payment Monitoring" service for viewing the transaction history via plastic cards of HUMO/VISA/Mastercard user of JSCB Kapitalbank	No commission fee is charged	
h) Orders for one-time transactions received through RBS	300,000 soums for one order Exception: making PINFL adjustments for individuals is free of charge	If the currency of the debit account differs from the soum currency, the conversion takes place at the exchange rate of the Central Bank as of the day of the transaction processing. No commission fee is charged for Premium segment clients.

Chapter 9. Other services

a) Non-cash transfer of funds from a card account on behalf of a cardholder of another bank to the accounts of individuals /legal entities/ unincorporated private entrepreneurs/budget recipients (Treasury)	0.5% of the transaction amount (not less than 5,000 UZS, but not more than 100,000 UZS) for each transaction;	**With the exception of:** 1. Transfers of funds to accounts of individuals/legal entities/ unincorporated private entrepreneurs, opened in structural divisions of JSCB "Kapitalbank"; 2. For a one-time transfer of funds of 3,000,000 UZS and above previously deposited in cash to the customer's demand account; 3. When transferring to the accounts of non-governmental non-profit organizations (VAQF.UZ, Nogiron-Bolalari Kamalak Uyi, Kind people and the like) (charity) 4. When paying for medical services of the Republican Multidisciplinary Medical Center named after. U. Khalmuratov 5. Payment of property tax, land tax
b) Issuance of letters, certificates and permits on the customer's application for transactions accomplished on accounts and account status: - letters for submission to companies issued on the letterhead of "Kapitalbank" JSCB	50 000 UZS	**Except for** letters on the loan repayment submitted to notary offices, adaster authorities and the Municipal Department of Internal Affairs of the Ministry of Internal Affairs of the Republic of Uzbekistan.
- Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period for individuals	50 000 UZS	Commission isn't charged in case of issuance of the statement on the performance of the account of: 1. Legal entity / individual entrepreneur who has concluded a contract with "Kapitalbank" JSCB for servicing Visa card holders
- letters on the state of the account for submission to various authorities	50 000 UZS	For letters with a template text from ABS.
	100 000 UZS	For letters with individual text (at the request of the customer)

Service name	Commission Fee Rate	Note
c) Withdrawal of cash through the terminals installed at the cashier's desks of banks and minibanks of "Kapitalbank" JSCB from the plastic cards issued by other banks of the Republic of Uzbekistan	1% from the transaction amount	
d) Processing of transactions for various services through the self-service terminals of "Kapitalbank" JSCB	1% from the amount of payment accepted	Commission is charged from the total amount credited to the self-service terminal
e) Processing of transactions on accepting payments on repaying the loans through the self-service terminals of "Kapitalbank" JSCB	No charge applied	
f) Withdrawal of cash through the terminals installed at the cashier's desks of banks and minibanks of "Kapitalbank" JSCB from the plastic cards issued by other banks of the Republic of Uzbekistan		
Cash withdrawal from ATMs installed by "Kapitalbank" JSCB	1% from the transaction amount	**Except for:** Cash withdrawn at ATMs installed within the territory of agencies according to the contact concluded.
Cash withdrawal from Visa plastic cards issued by other banks at ATMs of "Kapitalbank" JSCB	1,5% from the amount of transaction	With the exception of Visa plastic cards issued by other commercial banks with which JSCB Kapitalbank has separate contractual relations for the implementation of clearing of cash and non-cash monetary transactions carried out within the framework of Host-to-Host (h2h) interaction.
Cash withdrawal from Union Pay plastic cards issued by other banks at ATMs of "Kapitalbank" JSCB	1% from the transaction amount	
Cash withdrawal from MIR National Payment Card System plastic cards issued by other banks at ATMs of "Kapitalbank" JSCB	No charge applied	
Cash withdrawal from Mastercard plastic cards issued by other banks at ATMs of "Kapitalbank" JSCB	1,5% from the transaction amount	
g) Wire transfers of funds on behalf of an individual:		
Acceptance of commission payments (fees) for provided payment services performed through the bank's cash department, using cash payment (in accordance with the note)	No commission is charged	1. for all types of state duties and administrative fines; 2. for public services provided by public service centers, including through the Unified Portal of Interactive Public Services; 3. to preschool educational organizations, general secondary, secondary specialized, vocational, higher educational institutions, as well as to postgraduate education, retraining, advanced training institutions and healthcare providers; 4. for all types of utilities; 5. for enforcement of judicial acts and acts of other agencies, collected by the bodies of the Compulsory Enforcement Bureau; 6. to the "E-auksion" electronic trading platform and "K-Savdo" automated information system; 7. for purchasing tickets for a journey by air, rail and on other types of public transport.
Accepting and making payments using self-service terminals (infokiosks) in favour of persons whose beneficiaries are budget-funded and corporate customers	No commission is charged	

Service name	Commission Fee Rate	Note

Chapter 10. Servicing of plastic MPS (VISA/Mastercard) cards issued by third-party banks

a)	Processing of transactions for withdrawing cash by Visa/Mastercard cards issued by other banks through the cash desk / terminal of "Kapitalbank" JSCB	1,5%	Commission is written off the card account when performing the transaction.
b)	Processing of transactions for withdrawing cash the ATM of "Kapitalbank" JSCB in foreign currency by Visa/Mastercard cards issued by other banks	1,5% (minimum 1 USD)	Commission is written off the card account when performing the transaction
c)	Processing of transactions for withdrawing cash via ATM of "Kapitalbank" JSCB in the national currency by Visa/Mastercard cards issued by other banks	1,5% (minimum 8100 UZS)	Commission is written off the card account when performing the transaction

Chapter 11. Kapital Premium service package

a)	Charge for the initial registration of the Client in the "Capital Premium" Banking Service Office:	2,500,000 soums monthly	In case the Client provides balances of at least 200,000 US dollars (or the equivalent in another currency) within 2 calendar months from the date of initial registration, this charge shall be refunded.
b)	Monthly service fee for the Premium Service Package	Free of charge	If the average monthly balances on all client's accounts are not less than 200,000 US dollars (calculated in the national currency equivalent as of the last business day of the month);
		2,500,000 soums per month	if the average monthly balances on all client's accounts are less than 200,000 US dollars (calculated in the national currency equivalent as of the last business day of the month).

A. Visa Infinite Veneer

1.	Issue of a card (at the Bank branch)	
1.1.	Primary	Free of charge
1.2.	Additional	No commission is charged
2.	Reissue of a card:	
2.1.	Initiated by the Bank	Free of charge
2.2.	Due to the expiration of the validity period (in the month of expiration, as well as one month before and after the expiration date)	Free of charge
2.3.	Initiated by a client (loss, theft, damage, etc.)	400 000 UZS
2.4.	Reissuance of an additional card	000 UZS
3.	The permanent balance amount	Unavailable
4.	Bank card monthly processing	No commission is charged
5.	Payment for goods and services	0%
6.	Cash withdrawal	
6.1.	at the bank's cash desk	0%
6.2.	through the bank's ATM	0% (up to 50 million UZS/month) 0.7% (over 50 million UZS/ month)
6.3.	at the cash desk and through ATM of a third-party bank of the Republic of Uzbekistan	1% + acquiring bank's tariff
6.4.	at the cash desk and through ATM of a foreign bank	2% + acquiring bank's tariff
7.	Delivery of cards and banking correspondence via a payment agent (within the territory of Uzbekistan/in the Russian Federation)	0%
	Delivery of cards and banking correspondence via a payment agent (outside the territory of Uzbekistan/in the Russian Federation)	In agreement with the Bank
8.	Mini-statement in the Bank's ATMs network and RBS	No commission is charged
9.	Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	Free of charge

Service name	Commission Fee Rate	Note

B. Mastercard World Elite Metal Edge

1.	Issue of a card (at the Bank branch)	
1.1.	Primary	Free of charge
1.2.	Additional	No commission is charged
2.	Reissue of a card:	
2.1.	Initiated by the Bank	Free of charge
2.2.	Due to the expiration of the validity period (in the month of expiration, as well as one month before and after the expiration date)	Free of charge
2.3.	Initiated by a client (loss, theft, damage, etc.)	700 000 UZS
2.4.	Reissuance of an additional card	100 000 UZS
3.	The permanent balance amount	Unavailable
4.	Bank card monthly processing	No commission is charged
5.	Payment for goods and services	0%
6.	Cash withdrawal	
6.1.	at the bank's cash desk	0%
6.2.	through the bank's ATM	0% (up to 50 million UZS/month) 0.7% (over 50 million UZS/ month)
6.3.	at the cash desk and through ATM of a third-party bank of the Republic of Uzbekistan	1% + acquiring bank's tariff
6.4.	at the cash desk and through ATM of a foreign bank	2% + acquiring bank's tariff
7.	Delivery of cards and banking correspondence via a payment agent (within the territory of Uzbekistan/in the Russian Federation)	0%
	Delivery of cards and banking correspondence via a payment agent (outside the territory of Uzbekistan/in the Russian Federation)	In agreement with the Bank
8.	Mini-statement in the Bank's ATMs network and RBS	No commission is charged
9.	Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	Free of charge

Chapter 12. Kapital Privilege package service

a)	For clients whose average daily aggregate balance on accounts and deposits during the month is not less than USD 30,000 (calculated in equivalent)	Free of charge
b)	For clients who do not have balances according to clause 10a	Monthly 400 000 sum

A. Visa Infinite Metal Edge

1.	Issue of a card (at the Bank branch)	
1.1.	Primary	Free of charge
1.2.	Additional	No commission is charged
2.	Reissue of a card:	
2.1.	Initiated by the Bank	Free of charge
2.2.	Due to the expiration of the validity period (in the month of expiration, as well as one month before and after the expiration date)	Free of charge
2.3.	Initiated by a client (loss, theft, damage, etc.)	700 000 UZS
2.4.	Reissuance of an additional card	100 000 UZS
3.	The permanent balance amount	Unavailable
4.	Bank card monthly processing	No commission is charged
5.	Payment for goods and services	0%, except for payment in EUR When paying in EUR - 0.5% (min 0.5 EUR)
6.	Cash withdrawal	
6.1.	at the bank's cash desk	0%
6.2.	through the bank's ATM	0% (up to 20 million UZS/month) 0.7% (over 20 million UZS/ month)
6.3.	at the cash desk and through ATM of a third-party bank of the Republic of Uzbekistan	1% + acquiring bank's tariff
6.4.	at the cash desk and through ATM of a foreign bank	2% + acquiring bank's tariff
7.	Delivery of cards and banking correspondence via a payment agent (within the territory of Uzbekistan/in the Russian Federation)	According to the tariffs of the service provider (for the territory of Uzbekistan: https://company.uzriders.uz/) / 830 000 - 1 270 000 UZS (in Russia)
8.	Delivery of cards and banking correspondence via a payment agent (outside the territory of Uzbekistan/in the Russian Federation)	In agreement with the Bank
9.	Mini-statement in the Bank's ATMs network and RBS	No commission is charged
10.	Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including

Service name	Commission Fee Rate	Note

B. Mastercard Black Edition

1.	Issue of a card (at the Bank branch)	
1.1.	Primary	Free of charge
1.2.	Additional	No commission is charged
2.	Reissue of a card:	
2.1.	Initiated by the Bank	Free of charge
2.2.	Due to the expiration of the validity period (in the month of expiration, as well as one month before and after the expiration date)	Free of charge
2.3.	Initiated by a client (loss, theft, damage, etc.)	700 000 UZS
2.4.	Reissuance of an additional card	100 000 UZS
3.	The permanent balance amount	Unavailable
4.	Bank card monthly processing	No commission is charged
5.	Payment for goods and services	0%, except for payment in EUR When paying in EUR - 0.5% (min 0.5 EUR)
6.	Cash withdrawal	
6.1.	at the bank's cash desk	0%
6.2.	through the bank's ATM	0% (up to 20 million UZS/month) 0.7% (over 20 million UZS/ month)
6.3.	at the cash desk and through ATM of a third-party bank of the Republic of Uzbekistan	1% + acquiring bank's tariff
6.4.	at the cash desk and through ATM of a foreign bank	2% + acquiring bank's tariff
7.	Delivery of cards and banking correspondence via a payment agent (within the territory of Uzbekistan/in the Russian Federation)	According to the tariffs of the service provider (for the territory of Uzbekistan: https://company.uzriders.uz/) / 830 000 - 1 270 000 UZS (in Russia)
8.	Delivery of cards and banking correspondence via a payment agent (outside the territory of Uzbekistan/in the Russian Federation)	In agreement with the Bank
9.	Mini-statement in the Bank's ATMs network and RBS	No commission is charged
10.	Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including

Chapter 13. Visa for FIFA World Cup 2026™

A. Visa Platinum multi-currency

1.	Issue of a card (at the Bank branch)	100 000 UZS		
2.	Reissue of a card:			
2.1.	Due to the expiration of the validity period (in the month of expiration, as well as one month before and after the expiration date)	Free of charge		
2.2.	Initiated by a client (loss, theft, damage, etc.)	50,000 UZS VAT including		
3.	The permanent balance amount	50,000 UZS		
4.	Bank card monthly processing	5,000 UZS		
5.	The commission fee for processing (clause 5) is not charged if one of the following conditions is met:			
5.1.	the average monthly balance on all accounts/deposits is more than (equivalent)	6,5 million UZS		
5.2.	monthly amount of payment for goods and/or services is more than (equivalent)	1,5 million UZS		
6.	Payment for goods and services to earn bonus points	0%, payment in EURO 0.5% (min 0.5 EUR)		
7.	Cash withdrawal			
7.1.	at the bank's cash desk	usd	euro	sum
		0%	0%	up to 10 million soums (inclusive) — 1% over 10 million soums — 0%
7.2.	through the bank's ATM	0% (up to 10 million UZS / month), 0.7% (over 10 million UZS / month)		
7.3.	at the cash desk and through ATM of a third-party bank of the Republic of Uzbekistan	1%		
7.4.	at the cash desk and through ATM of a foreign bank	2%		
8.	Mini-statement in the Bank's ATMs network and RBS	Free of charge		
9.	Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including		

	Service name	Commission Fee Rate	Note

B. Visa Infinite multi-currency

1.	Issue of a card (at the Bank branch)	200 000 UZS	
2.	Reissue of a card:		
2.1.	Due to the expiration of the validity period (in the month of expiration, as well as one month before and after the expiration date)	Free of charge	
2.2.	Initiated by a client (loss, theft, damage, etc.)	200,000 UZS VAT including	
3.	The permanent balance amount	195,000 UZS	
4.	Bank card monthly processing	65,000 UZS	
5.	The commission fee for processing (clause 5) is not charged if one of the following conditions is met:		
5.1.	the average monthly balance on all accounts/deposits is more than (equivalent)	50 illion UZS	
5.2.	monthly amount of payment for goods and/or services is more than (equivalent)	20 million UZS	
6.	Payment for goods and services to earn bonus points	0%, payment in EURO 0.5% (min 0.5 EUR)	
7.	Cash withdrawal		
7.1.	at the bank's cash desk	usd euro sum	
		0% 0% up to 10 million soums (inclusive) — 1% over 10 million soums — 0%	
7.2.	through the bank's ATM	0% (up to 10 million UZS / month), 0.7% (over 10 million UZS / month)	
7.3.	at the cash desk and through ATM of a third-party bank of the Republic of Uzbekistan	1%	
7.4.	at the cash desk and through ATM of a foreign bank	2%	
8.	Mini-statement in the Bank's ATMs network and RBS	Free of charge	
9.	Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including	