

TARIFF “CORPORATE”
agency fee for Kapitalbank JSCB clients
legal entities and private entrepreneurs
(effective from 11/21/2024)

No.	Service description	Cost
I.	Clients’ national currency accounts transactions	
II	Opening, closing accounts of clients	
1.1.1	Opening of accounts - primary	Free of charge
1.1.2	Opening of accounts - secondary	Free of charge
1.1.3	Closing accounts and preparation of documents for transfer to other bank	Free of charge
1.1.4	Reregistration of a client’s account	Free of charge
I.II	Transfer of funds from accounts of clients	
1.2.1	Transfer of funds according to payment document inside the Kapitalbank JSCB system	Free of charge
1.2.2	Transfer of funds according to payment document to other commercial banks of the Republic of Uzbekistan.	0.1% of accounts receivable turnover
1.2.3	Commission for receiving and processing payment transactions	1,000.0 sums for each payment document
1.2.4	Transfer of funds from primary accounts of private entrepreneurs for crediting to corporate payment card account	0.5% of transaction amount
1.2.5	Transfer of funds from accounts of individual entrepreneurs to transit payment cards accounts	Free of charge
I.III	Account maintenance services	
1.3.1	Account maintenance and service fee (primary/secondary)	Free of charge
1.3.2	Servicing of clients’ passive accounts	By agreement
1.3.3	Monthly fee for active accounts servicing	By agreement
1.3.4	Fee for each transfer send under a payment agreement	Free of charge
1.3.5	Provision of daily account statements	Free of charge
1.3.6	Issue of statements if requested by a customer with account turnover information (including electronic version)	10% of BCV
1.3.7	Changing and/or transferring the accounts according to client’s application	30% of BCV
1.3.8	Providing information operations on settlement and cash documents	35,000 UZS
1.3.9	Personal provision of statements	10,000 UZS
I.IV.	Cash services	
1.4.1	Withdrawal of cash for payroll and equal payments provided for by the legislation of the Republic of Uzbekistan	Free of charge
1.4.2	Cash withdrawal for procurement enterprises and organizations for the production of agricultural products	0,5%
1.4.3	Cash withdrawal for enterprises and organizations for the purchase of agricultural products, including for the purchase of agricultural products for export	Free of charge
1.4.4	Withdrawal of cash within the surrendered collected cash proceeds and other purposes, including dividends	1%
1.4.5	Withdrawal of cash to private entrepreneurs out of the funds received on current accounts by wire transfer (works or services provided)	1%
1.4.6	Cash withdrawal to legal entities for dividends	at least 1 %
1.4.7	Cash withdrawal to economic entities for other purposes	at least 1 %
1.4.8	Acceptance and recount of cash proceeds from customers	Free of charge
1.4.9	Maintenance of sum cheque book	10% of BCV
1.4.10	Penalty for cheque book loss	50% of BCV
I.V	Current account remote servicing	
	«Internet Bank client» («iBK»)	
1.5.1	Connection	Free of charge
1.5.2	Commission fee for maintenance and servicing of clients’ accounts in "iBK” system	Free of charge
1.5.3	Commission fee for maintenance and servicing of clients’ accounts in "iBK” system	Free of charge
1.5.4	Commission fee for maintenance and servicing of clients’ accounts in “iBK” electronic remote servicing system (for each connected client)	Free of charge
1.5.5	Penalty for loss/damage/non-return of electronic encryption key	200,000 UZS
1.5.6	Permanent (deposit) minimal balance on special account 22896 800 for EDS key receipt	200,000 UZS
	“InfoService” (SMS notification)	
1.5.7	Connection	Free of charge
1.5.8	Commission fee for maintenance and servicing of clients’ accounts in “InfoService” electronic remote servicing system (SMS Info to 1 mobile phone number)	15,000 UZS per month
	“Mobile 24”	
1.5.9	Connection	Free of charge
1.5.10	Commission fee for maintenance and servicing of clients’ accounts in "Mobile24” system	Free of charge
1.5.11	Commission fee for maintenance and servicing of clients’ accounts in "Mobile24” system	Free of charge
1.5.12	Reregistration of “Mobile24” system to other mobile device (IMEI/ID)	Free of charge
	“QR Online”	
1.5.13	Connection (opening transit accounts)	Free of charge
1.5.14	Processing of transactions made through "QR Online"	In agreement with the bank
I.VI	Letters of credit in national currency	
1.6.1	Acceptance and examination of documents for opening of a letter of credit	1 BCV
1.6.2	Letter of credit account maintenance	Free of charge
1.6.3	Letter of credit servicing - modification of letter of credit conditions	1 BCV
1.6.4	Closing of letter of credit	Free of charge
I.VII	Payment cards transactions	
	Corporate cards	
1.7.1	Issuance of the basic or additional card	30 000 UZS
1.7.2	Re-issuance of the basic or additional card due to its loss or damage	30 000 UZS
1.7.3	Re-issuance of the card due to its expiry date	No charge applied
1.7.4	Validity term of the card: Basic Additional	5 year
1.7.5	Transaction processing for payment for goods and services through the terminal network of "Kapitalbank" JSCB	Free-of-charge
1.7.6	Transaction processing on payment for goods and services at trade-service companies through the terminal network of other banks	At the rates of servicing bank
1.7.7	Transaction processing on cash withdrawals	Service is unavailable
1.7.8	Non-cash funds remittance on the cardholder request	Service is unavailable
1.7.9	Card blocking due to its loss or damage	No charge applied
1.7.10	Credit of funds in the card account (credit turnover by Special Card Account)	Replenishment of the card account is carried out through the transit account
1.7.11	by cash	Service is unavailable
1.7.12	non-cash crediting of funds	No charge applied
1.7.13	Crediting of salaries and payments equal tehreto within the framework of implementing salary projects of compamies	Service is unavailable
1.7.14	Other credits of funds in the card account:	Service is unavailable except for the following transactions: 1. refund of money from trade-service companies; 2. refund of money credited through self-service terminals (info-kiosks); 3. other wrong write-off of funds
1.7.15	Funds transfer from the basic accounts of legal entities and individuals for crediting in the corporate plastic card account	0,5% from teh tranaction amount
	Payment cards of private entrepreneurs	
1.7.16	Issuance of the basic or additional card	30 000 UZS
1.7.17	Re-issuance of the basic or additional card due to its loss or damage	30 000 UZS
1.7.18	Re-issuance of the card due to its expiry date	No charge applied
1.7.19	Card blocking due to its loss or damage	No charge applied
1.7.20	Validity term of the card: Basic Additional	1 year
1.7.21	Credit of funds in the card account (credit turnover by Special Card Account)	Free-of-charge
1.7.22	Transaction processing for payment for goods and services through the terminal network of "Kapitalbank" JSCB	Free-of-charge
1.7.23	Transaction processing on payment for goods and services at trade-service companies through the terminal network of other banks	At the rates of servicing bank
1.7.24	Card account reprenishment (credit turnover by Card Account):	
1.7.25	by cash	Service is unavailable
1.7.26	non-cash crediting of funds	No charge applied
1.7.27	Crediting of salaries and payments equal tehreto within the framework of implementing salary projects of compamies	Service is unavailable
1.7.28	Other credits of funds in the card account:	Service is unavailable except for the following transactions: 1. refund of money from trade-service companies; 2. refund of money credited through self-service terminals (info-kiosks); 3. other wrong write-off of funds
1.7.29	Funds transfer from the basic accounts of legal entities and individuals for crediting in the corporate plastic card account	0,5% from teh tranaction amount
1.7.30	Transaction processing on cash withdrawals	Service is unavailable
1.7.31	Non-cash funds remittance on the cardholder request	Service is unavailable

	Payment cards within payroll programs of legal entities	
1.7.32	Issuance of the basic card	No charge applied
1.7.33	Issuance of the additional card	30 000 UZS
1.7.34	Re-issuance of the basic or additional card due to its loss or damage	30 000 UZS
1.7.35	Card blocking due to its loss or damage	No charge applied
1.7.36	Expiry date of the card:	5 years
1.7.37	Card account replenishment	Free-of-charge
1.7.38	by cash	Free-of-charge
1.7.39	Crediting of salaries and payments equal thereto within the framework of implementing salary projects of companies having a primary account with "Kapitalbank" JSCB	Free-of-charge
1.7.40	Other credits of funds in the card account:	No charge applied
1.7.41	Cash withdrawal in the cash office of "Kapitalbank" JSCB	Free-of-charge
1.7.42	Transaction processing for payment for goods and services through the terminal network of "Kapitalbank" JSCB	Free-of-charge
1.7.43	Cash withdrawal from the card account in the cash office of another bank or the ATM of other bank	At the rates of servicing bank
1.7.44	Non-cash funds remittance on the cardholder request	Free-of-charge
1.7.45	Payment for new card issuance after its expiry	Free-of-charge
1.7.46	Interest accrued on the deposit	0%
	Servicing of retail business establishments (RBE) on acceptance for payment of payment cards via JSCB Kapitalbank terminals	
1.7.47	Monthly commission for servicing terminals for accepting payments by UZS plastic cards	Free of charge for each terminal of “Kapitalbank” JSCB installed in the retail and service outlets
1.7.48	Processing of transactions carried out on UZS cards installed in the trade-service company that entered into a contract with “Kapitalbank” JSCB	0,2% from the transaction amount
	Processing of transactions in the national currency carried out on Visa and Mastercard cards through the terminal of the JSCB "Kapitalbank" installed in the trade and service enterprise that has concluded an agreement with the JSCB "Kapitalbank"	1% of the transaction
1.7.49	Fine for damage or loss of the trade plastic card (trade plastic card)	75 000 UZS
1.7.50	Commission fee for maintenance of E-POS terminals for acceptance of payments by soum plastic cards	The commission is set according to the decision of the Bank’s Financial Committee
1.7.51	Monthly rental payment for KKM POS terminals on accepting payments	25,000 soums per month for each KKM POS-terminal cash register of Kapitalbank JSCB installed in the trade and service enterprise
1.7.52	Processing of transactions made through the KKM POS-terminal cash register of Kapitalbank JSCB installed in the trade and service enterprise that signed a contract with Kapitalbank JSCB	0.2 from the transaction amount
1.7.53	Penalty for the damage of cash register and/or POS terminal to be repaired	Penalty 200 000 soums and reimbursement of terminal repair cost, including VAT, in accordance with the current legislation of the Republic of Uzbekistan
1.7.54	Penalty for loss of the terminal/for damage of the cash register and/or POS terminal to an unrepairable state	If the residual value is zero, the client pays a fine of 1 100 000 soums If the residual value is less than 50%, the client pays a fine of 2 200 000 soum In case of residual value above 50%, the customer pays a fine in the amount of 3 300 000 soums
I.VIII	Safety deposit boxes	
	Monthly fee for safety deposit boxes use	
1.8.1	Dimensions 74 x 300 x 600 mm	10% of BCV
1.8.2	Dimensions 126 x 300 x 600 mm	20% of BCV
1.8.3	Dimensions 256 x 300 x 600 mm	30% of BCV
1.8.4	Dimensions 525 x 300 x 600 mm	40% of BCV
1.8.5	Dimensions 200 x 620 x 600 mm	45% of BCV
1.8.6	Dimensions 650 x 620 x 600 mm	50% of BCV
	Penalty for failure to perform obligations under the Agreement for the use of Safety deposit box	
1.8.7	Loss (damage) of the key (lock) from the safety deposit box or damage of the safety deposit box by the customer	50% BCV
1.8.8	Failure to free a safety deposit box when due (if a client frees the safety deposit box later than agreement term)	1 BCV (for each calendar month)
1.8.9	Permanent (deposit) minimum balance on special account 22896 161 for safety deposit box key receipt	4 BCV
II.	Clients’ foreign currency accounts transactions	
II.I	Opening, maintenance of clients’ accounts	
2.1.1	Opening and maintenance of account	Free of charge
2.1.2	Issuance of debit and credit notes	Free of charge
2.1.3	Issuance of account statement	Free of charge
2.1.4	Provision of statements and copies on archive documents (account statement, SWIFT message confirmation)	25,000.00 UZS
2.1.5	Accrual of interest on credit balance	0%
2.1.6	SWIFT message system payments (in the territory of the Republic of Uzbekistan)	50,000.00 UZS
2.1.7	SWIFT message system payments (outside the territory of the Republic of Uzbekistan)	100,000.00 UZS
2.1.8	Sending (forwarding) of a client’s documents	According to courier company tariffs
2.1.9	Additional inquires (on behalf of a client / respondent bank)	50, 000.00 UZS + SWIFT message fee+ foreign bank fee
2.1.10	Issuance of certificates on a client’s request	50,000.00 UZS
2.1.11	Issue of electronic statements on export contracts settlements with addition to SEISFTO base providing for export of goods against policy of insurance except for organizations exporting agricultural products and wild plants	0.1 % (min 100,000.00 UZS) of settlement statement amount
2.1.12	Banking support for operations to reduce accounts payable / receivable under foreign trade contracts, except for cases specified in PKM 216 dd. April 14, 2021.	0.1% of transaction amount
2.1.13	Servicing of export and import contracts	by agreement
II.II	Transfers	
	Client’s funds transfer outside the Republic of Uzbekistan in foreign currency:	
2.2.1	- with expenses for the beneficiary	0,15 % (min 0,5 BCV - max 20 BCV) + SWIFT message fee
2.2.2	- without expenses for the beneficiary	0,15 % (min 0,5 BCV - max 20 BCV) +SWIFT message fee + foreign bank fee: - for payments in USD -15 USD (at the rate of the Central Bank of the Republic of Uzbekistan) - for payments in other currencies - upon the issue of fee by a foreign bank
	Urgent payments under foreign trade contracts at the expense of conversion funds:	
2.2.3	- with expenses for the beneficiary	0,2 % (min 1 BCV) + SWIFT message fee
2.2.4	- without expenses for the beneficiary	0,2 % (min 1 BCV) + SWIFT message fee + foreign bank fee: - for payments in USD -15 USD (at the rate of the Central Bank of the Republic of Uzbekistan) - for payments in other currencies - upon the issue of fee by a foreign bank
	Client’s funds transfer in the territory of the Republic of Uzbekistan in foreign currency:	
2.2.5	Transfer of funds to other account holder accounts opened with other banks of the Republic of Uzbekistan	up to 0.1% + SWIFT messages fee
2.2.6	Transfer of funds to other companies accounts opened with other banks of the Republic of Uzbekistan	SWIFT messages fee
2.2.7	Change, return, cancel of transfer (through no fault of the bank) after acceptance for execution	100,000.00 UZS + foreign bank fee
2.2.8	Credit of funds to a client’s account	fee is not charged
II.III	Documented and clean collection	
2.3.1	Issue of collection	100, 000.00 UZS + SWIFT message fee+ foreign bank fee
2.3.2	Introduction of amendments or cancellation of collection	50, 000.00 UZS + SWIFT message fee+ foreign bank fee
2.3.3	Collection advising	100,000.00 UZS + foreign bank fee
2.3.4	Advising of amendments or cancellation of collection	50,000.00 UZS + foreign bank fee
2.3.5	Collection payments	bank transfer tariff is used + foreign bank fee
II.IV	Transactions with currency in cash	
2.4.1	Acceptance of foreign currency in cash	Free of charge
	Acceptance of cash in foreign currency for goods (works, services) exported by economic entities to non-residents	Free of charge
2.4.2	Withdrawal of cash in foreign currency for legal entity, incl. farms	0,3% of the transaction amount at the rate fixed by the Central Bank of the Republic of Uzbekistan on the date of the transaction accomplishment
2.4.3	Withdrawal of cash in foreign currency for individual entrepreneurs	0,3% of the transaction amount at the rate fixed by the Central Bank of the Republic of Uzbekistan on the date of the transaction accomplishment
II.V	Trade financing transactions	
	Import letters of credit including standby letters of credit	
2.5.1	Drawing up document for opening of letter of credit	Free of charge
2.5.2	Payment under letter of credit	Free of charge
2.5.3	Opening of Letter of Credit	0,2% of an amount (for a quarter or a part of it) 1500,000.00 UZS min, and 6,000,000.00 UZS max., + SWIFT MESSAGES fee + foreign bank fee
2.5.4	servicing of letter of credit - extension and/or increase in the amount of letter of credit	450, 000.00 UZS + SWIFT message fee+ foreign bank fee
2.5.5	Letter of credit servicing - modification of letter of credit conditions (except for extension and increase of the amount of letter of credit)	250,000.00 UZS for changing + SWIFT message fee + foreign bank fee
	Acceptance, consideration and checking documents	
2.5.6	- with covering in Kapitalbank JSCB	0.2% of the amount + SWIFT message fee + reimbursement of mail and express delivery expenses
	- without covering in Kapitalbank JSCB	by agreement
2.5.7	Cancellation of letter of credit before the expiry of the period of validity	130,000.00 UZS + foreign bank fee
2.5.8	Additional inquires (on behalf of a client / respondent bank)	50, 000.00 UZS for every message + foreign bank fee

2.5.9	Consideration of documents containing disagreement with letter of credit conditions	130,000.00 UZS for every document (fee is charged to account of the beneficiary)			
2.5.10	Fee for letter of credit management with postfinancing option	Free of charge			
2.5.11	Commission fee (rate of interest) for servicing of letter of credit with post financing option	By agreement			
2.5.12	Commission fee (rate of interest) for letter of credit postfinancing with postfinancing option	By agreement			
2.5.13	Fee for any amending letter of credit conditions with postfinancing option (except for foreign bank fee)	0.5% of letter of credit amount			
	Export letter of credits				
2.5.14	Credit of export receipts	Free of charge			
2.5.15	Acceptance of documents for preliminary letter of credit coordination	125,000.00 UZS			
2.5.16	Execution under letter of credit	350,000.00 UZS			
2.5.17	Acceptance of letter of credit				
	- with covering in Kapitalbank JSCB	0.15% of amount (per quarter or its part) min 50,000.00 UZS and max 4,000,000.00 UZS			
	- without covering in Kapitalbank JSCB	by agreement			
	Acceptance, checking and sending documents				
2.5.18	- with covering in Kapitalbank JSCB	0.2% of the amount + SWIFT message fee + reimbursement of mail and express delivery expenses			
	- without covering in Kapitalbank JSCB	by agreement			
2.5.19	Negotiation / factoring	by agreement			
2.5.20	Advising of amendments in letter of credit conditions or its cancellation	250,000.00 UZS for changing + SWIFT message fee + foreign bank fee			
2.5.21	Amendments to letter of credit conditions with regard to extension or increase in letter of credit amount				
	- confirmed and covered in Kapitalbank JSCB	0.15% of increase amount min 250,000.00 UZS and max 2,000,000.00 UZS (per quarter or its part) + foreign bank fee			
	- confirmed without covering in Kapitalbank JSCB	By agreement			
2.5.22	Additional inquires (on behalf of a client / respondent bank)	50, 000.00 UZS for every message + foreign bank fee			
II.VI	Currency exchange transactions				
2.6.1	Foreign currency purchase in the internal interbank foreign exchange market for legal entities	The sale is carried out at the rate set by the bank at the time of the transaction (based on the current rate fixed at the Uzbek Republican Currency Exchange auction)			
2.6.2	Sale to legal entities of foreign currency at the expense of the bank’s own currency	The sale is carried out at the rate set by the bank at the time of the transaction (based on the current rate fixed at the Uzbek Republican Currency Exchange auction)			
2.6.3	Purchase of foreign currency from legal entities	Free of charge			
2.6.4	For transactions of purchase and sale of one foreign currency to another foreign currency *	at least 0.3% of the amount in currency presented for conversion in local currency at the exchange rate of the Uzbek Republican Currency Exchange trades			
2.6.5	Currency exchange transactions of clients’ funds in national currency for travel expenses at the expense of own funds of the bank	0.3 % of the amount in currency presented for conversion, in national currency at the exchange rate established by CB of the Republic of Uzbekistan			
		0.3% of the amount			
2.6.6	Acceptance, consideration and processing of applications	30% of BCV for each application submitted			
II.VII	Guarantee foreign trade contract transactions				
2.7.1	Issue of guarantee	by agreement			
2.7.2	Change of issued guarantee terms or cancellation	by agreement			
2.7.3	Advising / confirmation of guarantee terms	250,000.00 UZS for changing + SWIFT message fee + foreign bank fee			
2.7.4	Advising / confirmation of modification of terms of guarantee or cancellation	130,000.00 UZS for every document (fee is charged to account of the beneficiary)			
2.7.5	Payment under guarantee	Free of charge			
2.7.6	Drawing up and checking, sending documents for receiving payment under guarantee	65,000.00 UZS per document required by guarantee terms + SWIFT messages fee + express mail expenses			
2.7.7	Checking documents, authenticity of keys / guarantees signatures	170,000.00 UZS + foreign bank fee			
2.7.8	SWIFT message system payments sending under the guarantee	50, 000.00 UZS for every message + foreign bank fee			
II.VIII	Transactions in derivative financial instruments				
2.8.1	Conducting SWAP transactions to purchase foreign currency by the bank	Fee is prescribed according to the decision of Financial Committee of the Bank			
2.8.2	Conducting SWAP transactions to sell foreign currency by the bank	Fee is prescribed according to the decision of Financial Committee of the Bank			
2.8.3	Extension of previously concluded SWAP contracts	Fee is prescribed according to the decision of Financial Committee of the Bank			
II.IX	Foreign currency payment cards transactions				
	Corporate card for legal entities/individual entrepreneurs Visa Business in national/foreign currency and Visa Business Platinum in national/foreign currency				
		Visa Business UZS/USD	Visa Platinum Business UZS/USD	<u>Upgrade to Visa Platinum Business UZS/USD (The service is provided at the initiative of the bank for existing customers who use corporate cards Uzcard or Visa Business, if the condition of having a turnover on existing cards for payment of goods and services more than 10 000 000 soums or 1 000 USD per month for 3 months is fulfilled).</u>	<u>Mastercard Business UZS</u>
2.9.1	Plastic card issue	Free	Free	Free	Free
2.9.2	Additional card issue	Free	Free	Free	Free
2.9.3	Card validity	5 years	5 years	5 years	5 years
2.9.4	Reissue of the card in connection with: Lost/damaged card	30 000 soums	200 000 soums	50 000 soums	30 000 soums
2.9.5	Change of the cardholder’s name - replacement	Free of charge	Free of charge	Free of charge	Free of charge
2.9.6	Change of PIN code	Free of charge	Free of charge	Free of charge	Free of charge
2.9.7	Expiration of the card	Free of charge	Free of charge	Free of charge	Free of charge
2.9.8	Term of card issuance from the date of signing the service agreement	No more than 1 working days	No more than 1 working days	No more than 1 working days	No more than 1 working days
2.9.9	Minimum required balance	Absent	Absent	Absent	Absent
2.9.10	Card account maintenance	Free of charge	Free of charge	Free of charge	Free of charge
2.9.11	Processing of transactions on receipt of cash by Visa cards of JSCB “Kapitalbank” in the network of other banks outside the Republic of Uzbekistan	2% of amount, min 1 US Dollar	2% of amount, min 1 US Dollar	2% of amount, min 1 US Dollar	2% of amount, min 1 US Dollar
2.9.12	Processing of transactions on payment for goods and services (in and outside the service network of JSCB "Kapitalbank")	Free of charge	Free of charge	Free of charge	Free of charge
2.9.13	Replenishment of a corporate card	Free of charge	200,000 soums per month, Commission is not charged if the turnover for payment for goods and services exceeds 10,000,000 soums or 1,000 US dollars per month	Free of charge	Free of charge
2.9.14	Conducting an investigation of the account and transactions with the provision of a copy of the document confirming the operations on the card	Free of charge	Free of charge	Free of charge	Free of charge
2.9.15	Conducting an investigation into an unreasonably protested payment	Absent	Absent	Absent	Absent
2.9.17	Blocking a card and adding it to the global stop list	Free of charge	Free of charge	Free of charge	Free of charge
2.9.18	Connection and maintenance of 3D Secure service	Free of charge	Free of charge	Free of charge	Free of charge
2.9.19	Conducting an investigation of account and operations (payment is made in national currency at the exchange rate of the Central Bank on the day of accepting the application from the client)	Free of charge	Free of charge	Free of charge	Free of charge
2.9.20	<i>The following operations are not allowed:</i> <ul style="list-style-type: none"> • <i>Processing of card issue transactions in the territory of the Republic of Uzbekistan</i> • <i>Cashless transfer from a card account on behalf of the cardholder</i> • <i>Replenishment of the card account with cash</i> • <i>Crediting of wages and payments equivalent to it, within the framework of agreements on implementation of salary projects with enterprises</i> • <i>Other crediting of cash to the card account, except for return of cash from trade and service enterprises and mistaken cash write-offs.</i> 				
	Servicing of retail business establishments (RBE) on acceptance for payment of payment cards via JSCB Kapitalbank terminals				
2.9.21	Processing of transactions carried out on Visa cards via the terminal of “Kapitalbank” JSCB installed in the trade-service company that entered into a contract with “Kapitalbank” JSCB	3% from the transaction amount			
2.9.22	Processing of transactions carried out on Visa cards via the terminal of “Kapitalbank” JSCB installed in the points of sale of air tickets that entered into a contract with “Kapitalbank” JSCB	2% from the air ticket cost			
2.9.23	Commission for maintenance of E-POS terminal for acceptance of payments by VISA and Mastercard international plastic cards.	The commission is set according to the decision of the Bank’s Financial Committee			
III	Credit transactions (including leasing, guarantees)	The cost of services is established in agreement with the client			

Note:

- * *When converting one client’s foreign currency to another foreign currency, a cross rate is provided by the bank on the basis of demand and supply of foreign exchange market*
- *In case there is no account activity within calendar month, an account maintenance fee for this month is not accrued and not charged.*
- *The fee is not charged when paying the taxes and other mandatory payments to State budget of the Republic of Uzbekistan by small business entities from current accounts.*
- *When the clients apply for the review of tariff plan terms, the fee is not charged*
- *Commission fee of the bank including fees of foreign banks recorded to the accounts of Kapitalbank JSCB clients are charged in national currency at the rate of CB of the Republic of Uzbekistan on the date of transaction performance unless otherwise agreed.*
- *Urgent payments in foreign currency - payment orders of clients at the expense of conversion funds, accepted by the bank after 14:00 and executed on the current business day.*
- *Cost of bank services in these Tariffs is indicated without VAT.*