

Additions to the Tariffs of the JSCB Kapitalbank Commission fees for executing orders of customers of the JSCB Kapitalbank, which are legal entities and individual entrepreneurs (effective from 11/21/2024)		
##	Name of service	Cost
I.	Customers' national currency account transactions	
I.I	Opening and closing of customers' accounts	
1.1.1	Closing accounts and preparing documents for transfer to another bank	Free of charge
1.1.2	Re-registration of a customer's account	Free of charge
I.II	Transferring funds from customers' accounts	
1.2.1	Transferring funds from accounts of legal entities and individual entrepreneurs to transit accounts of plastic cards	Free of charge
I.III	Account management services	
1.3.1	Commission fee for each transfer sent under a payment document in hard copy form	5,000 soums
1.3.2	Providing daily statements	Free of charge
1.3.3	Change and/or re-issuance of accounts according to the customer's application	30% of RCV**
1.3.4	Provision of information operations on settlement and cash documents	35,000 soums
1.3.5	Personal provision of statements	10,000 soums
I.IV	Cash banking	
1.4.1	Receiving and re-counting cash proceeds from customers	Free of charge
1.4.2	Maintaining the soum cash cheque book	25,000 soums
1.4.3	Penalty for lost cash cheque book	125,000 soums
1.4.4	Cash withdrawal: 1. within the limits of the handed over collected cash proceeds (44 characters) 2. from non-cash funds received on the settlement accounts of individual entrepreneurs (45 characters) 3. for dividends (51 characters) 4. for other purposes (53 characters)	1% of the amount of funds issued
I.V	Remote maintenance of current account	
	"Internet Bank-Customer" ("iBK")	
1.5.1	Commission fee for managing and maintaining customers' accounts through the iBK system	Free of charge
1.5.2	Commission fee for managing and maintaining customers' accounts for electronic remote maintenance of the iBK system (for each connected customer)	Free of charge
1.5.3	Penalty for loss/damage/non-return of the electronic encryption key	Free of charge
	"Mobile 24"	
1.5.4	Commission fee for managing and maintaining customers' accounts through the Mobile 24 system	Free of charge
1.5.5	Commission fee for managing and maintaining customers' accounts through the Mobile 24 system	Free of charge
1.5.6	Re-registration of the "Mobile24" system to another mobile device (IMEI/ID)	Free of charge
	"QR Online"	
1.5.7	Connection (opening of transit accounts)	Free of charge
1.5.8	Processing of transactions conducted via "QR Online"	As agreed with the bank
I.VI	Letters of credit in the national currency	
1.6.1	Acceptance and verification of documents for opening a letter of credit	1 RCV
1.6.2	Managing the account of a letter of credit	Free of charge
1.6.3	Maintaining a letter of credit - changing the terms of a letter of credit	1 RCV
1.6.4	Withdrawal of a letter of credit	Free of charge
I.VII	Operations with plastic cards	
	Corporate cards	
1.7.1	Issuance of the primary card or additional card	30,000 soums
1.7.2	Reissue of the primary or additional card in case of its loss or damage	30,000 soums
1.7.3	Reissue of the card upon its expiration	Free of charge
1.7.4	Card expiry date:	5 years
	of the primary card	
	of the additional card	
1.7.5	Processing of transactions related to the payment for goods and services in the terminal network of the JSCB Kapitalbank	Free of charge
1.7.6	Processing of transactions related to the payment for goods and services in the terminal network of other banks	At the rates of the acquiring bank
1.7.7	Processing a cash withdrawal transaction	In accordance with current legislation
1.7.8	Wire transfer of funds from a card account on behalf of the cardholder	In accordance with current legislation
1.7.9	Blocking a card in case of its loss or damage	No commission fee is charged
1.7.10	Replenishment of the card account (credit turnover on the card account):	The card account is replenished through a transit account
1.7.11	with cash	In accordance with current legislation
1.7.12	cashless crediting of funds	No commission fee is charged
1.7.13	Crediting of wages and payments equivalent to them within the framework of agreements on the implementation of payroll card programs concluded with enterprises	Transaction is not allowed
1.7.14	Other transfers of funds to the card account	The transaction is not allowed except for the following operations: 1. return of funds from retail and service outlets; 2. return of funds deposited through self-service terminals (infokiosks); 3. other erroneous debiting of funds
1.7.15	Transfer of funds from the accounts of legal entities and individual entrepreneurs for crediting to the account of a corporate plastic card	0.5% of the transaction amount
	Plastic cards of individual entrepreneurs	
1.7.16	Issuance of the primary card or additional card	30,000 soums
1.7.17	Reissue of the primary or additional card in case of its loss or damage	30,000 soums
1.7.18	Reissue of the card upon its expiration	No commission fee is charged
1.7.19	Blocking a card in case of its loss or damage	No commission fee is charged
1.7.20	Card expiry date:	5 years
	of the primary card	
	of the additional card	
1.7.21	Crediting funds to a card account (credit turnover on a special card account)	Free of charge
1.7.22	Processing of transactions related to the payment for goods and services in the terminal network of the JSCB Kapitalbank	Free of charge
1.7.23	Processing of transactions related to the payment for goods and services in the terminal network of other banks	At the rates of the acquiring bank
1.7.24	Replenishment of the card account (credit turnover on the card account):	
1.7.25	with cash	In accordance with current legislation
1.7.26	cashless crediting of funds	No commission fee is charged
1.7.27	Crediting of wages and payments equivalent to them within the framework of agreements on the implementation of payroll card programs concluded with enterprises	Transaction is not allowed
1.7.28	Other transfers of funds to the card account	The transaction is not allowed except for the following operations: 1. return of funds from retail and service outlets; 2. return of funds deposited through self-service terminals (infokiosks); 3. other erroneous debiting of funds
1.7.29	Transfer of funds from the primary accounts of legal entities and individual entrepreneurs for crediting to the account of a corporate plastic card	0.5% of the transaction amount
1.7.30	Processing a cash withdrawal transaction	In accordance with current legislation
1.7.31	Wire transfer of funds from a card account on behalf of the cardholder	Transaction is not allowed
	Servicing of retail and service outlets (RSO) accepting plastic cards for payment through terminals of the JSCB Kapitalbank	
1.7.32	Monthly commission for servicing terminals receiving payments on soum plastic cards	Free of charge for each terminal of the JSCB Kapitalbank installed in the RSO
1.7.33	Processing of transactions conducted on soum cards through a terminal of the JSCB Kapitalbank, installed in a retail and service outlet that has concluded an agreement with the JSCB Kapitalbank	0.2% of the transaction amount
	Processing of transactions in the national currency conducted with VISA and Mastercard cards through the terminal of the JSCB Kapitalbank installed in a retail and service outlet that has concluded an agreement with the JSCB Kapitalbank	1% of the transaction amount
1.7.34	Fine for damage or loss of the trade plastic card (trade plastic card)	75 000 UZS
1.7.35	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
1.7.36	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
1.7.37	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



1.7.38	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
1.7.39	Penalty for loss of the terminal/for damage of the cash register and/or POS terminal to an unrepairable state	<div> <div>If the residual value is zero, the client pays a fine of 1 100 000 soums</div> <div>If the residual value is less than 50%, the client pays a fine of 2 200 000 soums</div> <div>case of residual value above 50%, the customer pays a fine in the amount of 3 300 000 soums</div> </div> <div>In</div>
I.VIII	<b>Safety deposit boxes</b>	
	<b>Monthly fee for using safety deposit boxes</b>	
1.8.1	Dimensions 74 x 300 x 600 mm	10% of RCV
1.8.2	Dimensions 126 x 300 x 600 mm	20% of RCV
1.8.3	Dimensions 256 x 300 x 600 mm	30% of RCV
1.8.4	Dimensions 525 x 300 x 600 mm	40% of RCV
1.8.5	Dimensions 200 x 620 x 600 mm	45% of RCV
1.8.6	Dimensions 650 x 620 x 600 mm	50% of RCV
	<b>Penalty for non-fulfillment of obligations under the agreement on the use of a safety deposit</b>	
1.8.7	Loss (damage) by the customer of the key (lock) of a safety deposit box or damage to the safety deposit box through the customer's fault	50% of RCV
1.8.8	Delayed emptying of the safety deposit box (when the customer empties the safety deposit box later than the term of the contract)	1 RCV (for each calendar month)
1.8.9	Permanent (deposit) minimum balance on special account 22896___161 to receive the key of a safety deposit box	4 RCV
II.	<b>Customers' foreign currency account transactions</b>	
II.I	<b>Opening and managing of customers' accounts</b>	
2.1.1	Opening and managing of an account	Free of charge
2.1.2	Issuance of debit and credit credit notes	Free of charge
2.1.3	Issuance of a statement of the account	Free of charge
2.1.4	Provision of certificates and duplicates of archival documents (account statements, confirmation of SWIFT messages)	25,000 soums
2.1.5	Accrual of interest on the credit balance	0%
2.1.6	Payments via the SWIFT message system (within the Republic of Uzbekistan)	50,000 soums
2.1.7	Payments via the SWIFT message system (outside the Republic of Uzbekistan)	100,000 soums
2.1.8	Sending (forwarding) documents of the customer	According to the rates of the express delivery service
2.1.9	Additional requests (on behalf of the customer/correspondent bank)	50,000 soums + commission for SWIFT messages + commission of aforeign bank
2.1.10	Issuance of certificates/ststements at the request of the customer	50,000 soums
2.1.11	Issuance of electronic certificates of settlements under export contracts with inclusion in the database of the Unified Electronic Information System of Foreign Trade Operations providing for the export of goods against insurance policies, with the exception of organizations exporting agricultural products and wild plants	0.1% (min 100,000 soums) of the amount of the settlement statement
2.1.12	Banking support for operations to reduce accounts payable/receivable under foreign trade contracts, except for the cases specified in RCM No 216 dated April 14, 2021.	0.1% of the amount of transactions being conducted
2.1.13	Maintenance of export-import contracts	by agreement
II.II	<b>Transfers</b>	
	<b>Transfer of the customer's funds in a foreign currency within the Republic of Uzbekistan:</b>	
2.2.1	Transfer of funds to other accounts of the account holder opened in other banks of the Republic of Uzbekistan	up to 0.1% of the transfer amount in soums at the rate set by the Central Bank of the RUz + commission for SWIFT messages
2.2.2	Change, return, cancellation of the transfer (not through the fault of the bank) after accepting it for effecting	100,000 soums + commission of a foreign bank
	Crediting funds to the customer's account	No commission fee is charged
II.III	<b>Documentary and clean collections</b>	
2.3.1	Release of collection	100,000 soums + commission for SWIFT messages + commission of a foreign bank
2.3.2	Making changes to or canceling a collection	50,000 soums + commission for SWIFT messages + commission of a foreign bank
2.3.3	Advising of collection	100,000 soums + commission of a foreign bank
2.3.4	Advising of changes to or cancellation of collection	50,000 soums + commission of a foreign bank
2.3.5	Collection payments	bank transfer fee applies + commission of a foreign bank
II.IV	<b>Transactions with cash</b>	
	Acceptance of foreign currency in cash	Free of charge
2.4.1	Acceptance of foreign currency in cash for goods (works, services) exported by business entities to non-residents	Free of charge
2.4.2	Issuance of foreign currency in cash to legal entities, including farms	0.3% of the transaction amount at the exchange rate of the Central Bank of the RUz on the date of the transaction
2.4.3	Issuance of foreign currency in cash to individual entrepreneurs	0.3% of the transaction amount at the exchange rate of the Central Bank of the RUz on the date of the transaction
II.V	<b>Trade financing transactions</b>	
	<b>Import letters of credit, including standby letters of credit</b>	
2.5.1	Preparation of documents for opening a letter of credit	Free of charge
2.5.2	Payment under a letter of credit	Free of charge
2.5.3	Opening a letter of credit	0.2% of the amount (per quarter or part thereof) min 1,500,000 soums and max 6,000,000 soums + commission for SWIFT messages + commission of a foreign bank
2.5.4	maintenance of a letter of credit - prolongation and/or increase in the amount of a letter of credit	450,000 soums + commission for SWIFT messages + commission of a foreign bank
2.5.5	maintenance of a letter of credit - changing the terms of a letter of credit (except for prolongation and increase in the amount of a letter of credit)	250,000 soums for change + commission for SWIFT messages + commission of a foreign bank
	<b>Acceptance, review and verification of documents</b>	
2.5.6	- with cover in the JSCB Kapitalbank - without cover in the JSCB Kapitalbank	0.2% of the amount + commission for SWIFT messages + reimbursement of postal and courier expenses by agreement
2.5.7	Cancellation of a letter of credit before the expiration date	130,000 soums + commission of a foreign bank
2.5.8	Additional requests (on behalf of the customer/correspondent bank)	50,000 soums for each message + commission of a foreign bank
2.5.9	Consideration of a document containing discrepancies with the terms of the letter of credit	130,000 soums per document (commission fee is to be at the expense of the beneficiary)
2.5.10	Management fee for letters of credit with post-financing option	Free of charge
2.5.11	Commission fee (interest rate) for maintaining a letter of credit with a post-financing option	by agreement
2.5.12	Commission fee (interest rate) for post-financing under a letter of credit with a post-financing option	by agreement
2.5.13	Commission for any changes to the terms of a letter of credit with the option of post-financing (except for the commission of a foreign bank)	0.5% of the amount of the letter of credit
	<b>Export letters of credit</b>	
2.5.14	Crediting of export earnings	Free of charge
2.5.15	Acceptance of documents for preliminary approval under a letter of credit	125,000 soums
2.5.16	Advising	350,000 soums
2.5.17	<b>Acceptance of letter of credit</b> - with cover in the JSCB Kapitalbank - without cover in the JSCB Kapitalbank	0.15% of the amount (per quarter or part thereof) min 50,000 soums and max 4,000,000 soums by agreement
2.5.18	Accepting, checking and sending documents	0.2% of the amount + commission for SWIFT messages + reimbursement of postal and courier expenses
2.5.19	Negotiation / factoring	by agreement
2.5.20	Advising changes in the terms of a letter of credit or its cancellation	250,000 soums per change+commission for SWIFT messages+commission of a foreign bank
	<b>Change in the terms of the letter of credit in respect of prolongation or increase in the amount of the letter of credit</b>	
2.5.21	- confirmed and covered in the JSCB Kapitalbank - confirmed without coverage in the JSCB Kapitalbank	0.15% of the increase amount min 250,000 soums and max 2,000,000 soums per quarter or part thereof + commission of a foreign bank by agreement
2.5.22	Additional requests (on behalf of the customer/correspondent bank)	50,000 soums per message + commission of a foreign bank
II.VI	<b>Guarantee transactions under foreign trade contracts</b>	
2.6.1	Issuance of a guarantee	by agreement
2.6.2	Changing the terms of an issued guarantee or cancellation	by agreement
2.6.3	Advising/confirming the terms of the guarantee	250,000 soums per change+commission for SWIFT messages+commission of a foreign bank
2.6.4	Advising/confirming changes to guarantee conditions or cancellations	130,000 soums per document (fee is at the expense of the beneficiary)
2.6.5	Guarantee payment	Free of charge
2.6.6	Preparing, verifying and sending documents to receive payment under the guarantee	65,000 soums per document required by the guarantee terms + commission for SWIFT messages + courier mail expenses
2.6.7	Verification of documents, authenticity of keys/signatures under guarantees	170,000 soums + commission of a foreign bank
2.6.8	Sending payments via the SWIFT system under guarantees	50,000 soums per message + commission of a foreign bank
II.VII	<b>Transactions with derivative financial instruments</b>	
2.7.1	Carrying out a SWAP transaction for the purchase of foreign currency by the bank	The commission is set in accordance with the decision of the Financial Committee of the Bank
2.7.2	Carrying out a SWAP transaction for the sale of foreign currency by the bank	The commission is set in accordance with the decision of the Financial Committee of the Bank
2.7.3	Prolongation of previously concluded SWAP contracts	The commission is set in accordance with the decision of the Financial Committee of the Bank

II.VIII	Operations with plastic cards in foreign currency				
	Corporate card for legal entities/individual entrepreneurs Visa Business in national/foreign currency and Visa Business Platinum in national/foreign currency/Mastercard Business UZS				
		<p><u>Visa Business UZS/USD</u></p>	<p><u>Visa Platinum Business UZS/USD</u></p>	<p><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></p>	<p><u>Mastercard Business UZS</u></p>
2.8.1	Plastic card issue	Free	Free	Free	Free
2.8.2	Additional card issue	Free	Free	Free	Free
2.8.3	Card validity	5 years	5 years	5 years	5 years
2.8.4	Reissue of the card in connection with: Lost/damaged card	30 000 soums	200 000 soums	50 000 soums	30 000 soums
2.8.5	Change of the cardholder’s name - replacement	Free of charge	Free of charge	Free of charge	Free of charge
2.8.6	Change of PIN code	Free of charge	Free of charge	Free of charge	Free of charge
2.8.7	Expiration of the card	Free of charge	Free of charge	Free of charge	Free of charge
2.8.8	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
2.8.9	Minimum required balance	Absent	Absent	Absent	Absent
2.8.10	Card account maintenance	Free of charge	Free of charge	Free of charge	Free of charge
2.8.11	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
2.8.12	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
2.8.13	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
2.8.14	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
2.8.15	Conducting an investigation into an unreasonably protested payment	Absent	Absent	Absent	Absent
2.8.16	Blocking a card and adding it to the global stop list	Free of charge	Free of charge	Free of charge	Free of charge
2.8.17	Connection and maintenance of 3D Secure service	Free of charge	Free of charge	Free of charge	Free of charge
2.8.18	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
2.8.19	<p><b>The following operations are not allowed:</b></p> <ul style="list-style-type: none"> <li>• <i>Processing of card issue transactions in the territory of the Republic of Uzbekistan</i></li> <li>• <i>Cashless transfer from a card account on behalf of the cardholder</i></li> <li>• <i>Replenishment of the card account with cash</i></li> <li>• <i>Crediting of wages and payments equivalent to it, within the framework of agreements on implementation of salary projects with enterprises</i></li> <li>• <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></li> </ul>				
	<b>Servicing of retail and service outlets (RSO) accepting plastic cards for payment through terminals of the JSCB Kapitalbank</b>				
2.8.20	Processing of transactions conducted with Visa cards through the terminal of the JSCB Kapitalbank installed in a retail and service outlet that has concluded an agreement with the JSCB Kapitalbank	3% of transaction amount			
2.8.21	Processing of transactions conducted with Visa cards through the terminals of the JSCB Kapitalbank installed at the points of sale of air tickets that have concluded agreements with the JSCB Kapitalbank.	2% of air fare			
2.8.22	Fee for servicing the E-POS terminal for accepting payments with VISA and Mastercard international plastic cards.	The commission is set according to the decision of the Bank’s Financial Committee			

**Note:**

- \* When converting one foreign currency of the customer to another foreign currency, the cross-rate shall be provided by the bank based on the supply and demand of the external foreign exchange market.
- If there is no activity on the account during a calendar month, no account maintenance fee for that month is charged or collected.
- No charge is collected if legal entities or unincorporated entities (regardless of the form of ownership), as well as individual entrepreneurs without forming a legal entity pay taxes or make other obligatory payments to the State Budget of the Republic of Uzbekistan from on-demand deposit accounts.
- When customers apply for a revision of the terms of the tariff plan, no commission is charged.
- The commission of the bank, including commissions of foreign banks, charged to the accounts of customers of the JSCB Kapitalbank, are collected in the national currency at the rate of the Central Bank of the RUz on the date of the transaction, unless otherwise agreed.
- Express payments in foreign currency - payment orders of customers at the expense of conversion funds, accepted by the bank after 14.00 and executed on the current business day.
- The cost of the bank’s services in these Tariffs is indicated without VAT.
- \*\*RCV - reference calculation value