

Chapter 6. Servicing in the "KAPITALBANK.Online" 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
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.

Service name		Commission fee rate		Note									
/// Transfer of funds from VISA cards of JSCB Kapitalbank to VISA cards of a foreign bank		1 %, but not less than 2\$		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 2 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		0.3 % of the transaction amount (minimum 300 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											
c) Payment from a plastic card to the accounts of a legal entity using banking details (indicating the bank's code, c/a, TIN and payment details):													
/// from an UZCARD plastic card of any bank		0.5 % (not less than 5,000 soums)											
/// from a HUMO plastic card of any bank		0.1 % (not less than 5,000 soums)											
/// from a VISA/Mastercard plastic card of JSCB Kapitalbank		No commission fee is charged											
d) Tariffs for currency exchange transactions, cross-conversion and transactions between a client's currency accounts:													
<i>Direction</i>		Kapitalbank										Other banks	
		Uzcard	Humo	VISA:		Mastercard:		Demand account (20206%):				Uzcard	Humo
<i>USD</i>	<i>EUR</i>			<i>USD</i>	<i>EUR</i>	<i>USD</i>	<i>EUR</i>	<i>UZS</i>	<i>RUB</i>				
Kapitalbank	Uzcard	-	-	0 %	0 %	0 %	0 %	0 %	0 %	-	0 %	-	-
	Humo	-	-	0 %	0 %	0 %	0 %	0 %	0 %	-	0 %	-	-
	VISA:												
	<i>USD</i>	0 %	0 %	0 %	-	0 %	-	0 %	-	0 %	-	0.5 %	0 %
	<i>EUR</i>	0 %	0 %	-	0 %	-	0 %	-	0 %	0 %	-	0.5 %	0 %
	Mastercard:												
	<i>USD</i>	0 %	0 %	0 %	-	0 %	-	0 %	-	0 %	-	0.5 %	0 %
	<i>EUR</i>	0 %	0 %	-	0 %	-	0 %	-	0 %	0 %	-	0.5 %	0 %
	Demand account (20206%):												
	<i>USD</i>	0 %	0 %	0 %	-	0 %	-	0 %	0 %	0 %	0 %	0 %	-
<i>EUR</i>	0 %	0 %	-	0 %	-	0 %	0 %	0 %	0 %	0 %	0 %	-	-
<i>UZS</i>	-	-	0 %	0 %	0 %	0 %	0 %	0 %	0 %	-	0 %	-	-
<i>RUB</i>	0 %	0 %	-	-	-	-	0 %	0 %	0 %	0 %	0 %	-	-
Other banks	Uzcard	-	-	0 %	0 %	0 %	0 %	0 %	0 %	-	0 %	-	-
	Humo	-	-	0 %	0 %	0 %	0 %	0 %	0 %	-	0 %	-	-

Service name	Commission fee rate	Note
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
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	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.