

**Tariffs of commission remuneration of “Kapitalbank” JSCB  
For banking servicing of customers - individuals  
Tariffs are effective since December 23, 2024**

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## Chapter 1. Demand deposit accounts of individuals

### A. General Provisions

In these Tariffs, the Bank's commission is charged from the customer in the national currency of the Republic of Uzbekistan, unless otherwise specified.

### B. Servicing demand deposit account of individuals

a) Opening / closing an account:	<ul style="list-style-type: none"> <li>/// In the national currency No charge applied</li> <li>/// In the foreign currency No charge applied</li> </ul>	
b) Depositing funds in cash by the customer:	<ul style="list-style-type: none"> <li>/// In the national currency No charge applied</li> <li>/// In the foreign currency No charge applied</li> </ul>	
c) Crediting funds:	<ul style="list-style-type: none"> <li>/// In the national currency No charge applied</li> <li>/// In the foreign currency No charge applied</li> </ul>	
d) Cash withdrawal:	<ul style="list-style-type: none"> <li>/// Made in cash to the cash office of "Kapital 24" retail business branch No charge applied</li> </ul>	
/// In the national currency received to the customer's account in non-cash form	0.75% of the transaction amount	
	0.2% of the transaction amount	For funds received to the customer's demand account from the accounts of individuals / legal entities from the sale of vehicles (against the documents provided) under the loan program of JSCB "Kapitalbank" for the secondary market
/// In the national currency received on the customer's account from loan accounts opened with "Kapitalbank" JSCB	At least 0.75% of a transaction amount (at least 1,000 UZS)	
/// Received to the client's account on the basis of an enforcement order by the law enforcement agency	0,5% from the transaction amount (minimum 1000 UZS)	
/// Received to the customer's account in the form of a pledge as a result of the court decision execution	0,5% from the transaction amount (minimum 1000 UZS)	
/// The assets formulated for the purchase, taken as a pledge (balance) by "Kapitalbank" JSCB due to the loan non-repayment	No charge applied	
/// Made in cash to deposits placed with "Kapital 24" retail business branch	No charge applied	
/// Sponsorship payments	0,1% from the transaction (minimum 1000 UZS)	

Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
/// Salaries and equivalent payments	No charge applied	
/// Interest on the deposit and the principal of the deposit, if the deposit is made in cash	No charge applied	
/// 1. In the foreign currency received on the customer's account in non-cash (including money transfer systems)	No charge applied	
/// 2. In the national currency received on the customer's account in foreign currency	0,5% from the transaction amount (minimum 1000 UZS)	
/// 3. In foreign currency /national currency, received on the customer's account in the non-cash form in the form of a refund (an error in the transfer, refund by the correspondent bank)	No charge applied	
/// In the foreign currency received on the customer's account from accounts opened in Smartbank/minibank, previously deposited in	No charge applied	
/// In the foreign currency received due to the exchange of one foreign currency deposited on the account in cash into another foreign currency	No charge applied	When exchanging one foreign currency into another one, the rates specified in the <a href="#">“Foreign exchange transactions”</a> section are applied
/// In the national currency UZS received on the customer's account in the non-cash form earlier deposited in the cash through self-service terminal (infokiosk)	No charge applied	
e) Non-cash money transfer by the instruction of the customer:		
/// In national currency to accounts of legal entities / unincorporated private entrepreneur / 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;	When transferring funds previously deposited to the on-demand account cash/non-cash form.
	Zero commission	1. When transferring funds to

Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
<p>/// In national currency to private customers' card accounts opened in structural divisions of JSCB "Kapitalbank"</p>	<p>0.5% of the transaction amount (not less than 5,000 UZS, but not more than 100,000 UZS) for each transaction;</p>	<p>accounts of legal entities/unincorporated private entrepreneurs, opened in the structural divisions of JSCB "Kapitalbank";</p> <p>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;</p> <p>3. When transferring funds received to the on-demand account as a result of sale/exchange/conversion of foreign currency into national currency;</p> <p>4. When transferring to accounts of non-governmental non-profit organizations (VAQF.UZ, Nogiron-Bolalari Kamalak Uyi, Kind people and the like) (charity)</p>
<p>/// In national currency to the accounts of individuals opened with the "Kapital24" Retail Business Branch or other banks</p>	<p>0.5% of the transaction amount (not less than 1,000 UZS)</p>	<p>With the exception of:</p> <p>1. Transfers of funds deposited to the on-demand deposit account in cash;</p> <p>2. Transfer of alimony received by bank transfer;</p> <p>3. Repayment of overdraft loans, received from JSCB "Kapitalbank";</p> <p>4. Transfers of funds received as a refund, previously sent in national currency through international money transfers; systems</p> <p>5. Transfers of funds received to the on-demand account as a result of sale/exchange/conversion of foreign currency into national currency;</p> <p>6. By funds received on the on-demand account from accounts of legal entities from sale of vehicles (against the documents) under the lending program of JSCB "Kapitalbank" for secondary market</p> <p>Except for:</p> <p>1. transfers to the accounts of the client, opened in the branches of JSCB "Kapitalbank";</p> <p>2. transfers of funds received as a refund, previously sent in national currency through international money transfer systems;</p> <p>3. transfers of funds deposited to</p>

Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
		demand account of the client in cash; 4. transfers of funds received to demand account of the client as a result of sale/exchange/conversion of foreign currency into national currency
<b><u>C. Bank transfers in the foreign currency</u></b>		
a) To the accounts opened with branches of “Kapitalbank” JSCB and other banks of the Republic of Uzbekistan	0,5% from the transaction amount (minimum 10 000 UZS)	For currencies: <b>USD, EUR, GBP, RUB, JPY</b>  Commission is paid in the national currency at the rate of the Central Bank of the Republic of Uzbekistan on the transaction date. <b>Except for:</b> - replenishment of the authorized fund of legal entities opened in Kapitalbank JSCB; - transfers for repayment of loans to foreign enterprises/ private entrepreneurs/ legal entities in foreign currency received from Kapitalbank JSCB
b) To the accounts opened outside the Republic of Uzbekistan for USD, EUR, GBP, JPY currencies	0.5% of the total amount of transaction (not less than 300,000 UZS, not more than 20 reference calculation values) + commission of a foreign bank (for USD - not less than 10 \$, for other currencies - according to a foreign bank statement)	RCV - Reference calculation value  Commission is paid at the rate of the Central Bank of the Republic of Uzbekistan on the transaction date.
c) To the accounts opened outside the Republic of Uzbekistan for RUB currency	0.5% of the total amount of transaction (not more than 300,000 UZS, not more than 20 reference calculation values)	Commission is paid at the rate of the Central Bank of the Republic of Uzbekistan on the transaction date
d) Other services on making interbank payments (change, return, cancellation of a transfer after its acceptance for execution on the initiative of the customer	No charge applied + commission of foreign bank	For all types of foreign currency. Commission is paid in the national currency at the rate of the Central Bank of the Republic of Uzbekistan on the transaction date.

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

#### Money transfer WESTERN UNION



*moving money for better* (in USD)

<b>“Urgent” tariff</b>		
	<i>Amount of transfer</i>	<i>Tariff</i>
a) Sending money via “Western Union system” to CIS countries <sup>1</sup>	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
b) Sending money via “Western Union” system to FAR ABROAD COUNTRIES <sup>2</sup>	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
c) Sending money via “Western Union” system to EUROPE <sup>3</sup>	0,01 – 300,00	\$ 5,00
	300,01 and more	1,5% from the amount of transfer
d) Sending money via “Western Union” system to CHINA	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 and more	\$ 50,00
e) Sending money via “Western Union” system to UAE	0,01 – 100,00	\$ 10,00

<sup>1</sup> The CIS countries are: Azerbaijan, Armenia, Belarus, Georgia, Kyrgyzstan, Moldova, Russia, Tajikistan, Turkmenistan, Kazakhstan, Ukraine.

<sup>2</sup> FAR ABROAD COUNTRIES include all FAR ABROAD COUNTRIES, except for those specified in the list of CIS countries, Europe, Georgia, the People's Republic of China, Turkey, the United Arab Emirates, Japan, the Republic of Korea, Malaysia, the State of Israel, the United States of America and Canada.

- For sent amounts over 3,000.00 USD to FAR ABROAD COUNTRIES in each subsequent interval of \$500.00, 20.00 USD will be added to the Transfer Fee.

<sup>3</sup> European countries include: Albania, Andorra, Austria, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg,

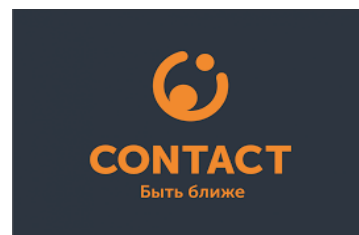
Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
	100,01 – 300,00	\$ 18,00
	300,01 – 500,00	\$ 20,00
	500,01 – 800,00	\$ 25,00
	800,01 – 1000,00	\$ 30,00
	1000,01 – 1500,00	\$ 35,00
	1500,01 – 2000,00	\$ 40,00
	2000,01 – 3000,00	\$ 45,00
	3000,01 and more	\$ 50,00
f) Sending money via “ <b>Western Union</b> ” to <b>Japan, Malaysia, the State of Israel</b>	<i>Amount of transfer</i>	<i>Tariff</i>
	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
g) Sending money via “ <b>Western Union</b> ” system to <b>Turkey</b>	<i>Amount of transfer</i>	<i>Tariff</i>
	0,01 – 200,00	\$ 2,00
	200,01 and more	1,0% from the amount of transfer
h) Sending money via “ <b>Western Union</b> ” system to <b>Georgia</b>	<i>Amount of transfer</i>	<i>Tariff</i>
	0,01 and more	1,0% from the amount of transfer
i) Sending money via “ <b>Western Union</b> ” system to <b>Korea</b>	<i>Amount of transfer</i>	<i>Tariff</i>
	0,01 and more	\$ 9,00
j) Sending money via “ <b>Western Union</b> ” system to the <b>United States of America and Canada</b>	<i>Amount of transfer</i>	<i>Tariff</i>
	0,01 – 400,00	\$ 6,00
	400,01 and more	1,5% from the amount of transfer
k) Withdrawal of cash received via “ <b>Western Union</b> ” system	No charge applied	
<b>“12 hours” tariff<sup>4</sup></b>		
a) Sending money via “ <b>Western Union</b> ” system to the <b>CIS countries and Georgia</b> <sup>5</sup>	<i>Amount of transfer</i>	<i>Tariff</i>
	0,01 – 200,00	\$ 2,00
	200,01 – 300,00	1,0% from the amount of transfer
	300,01 – 3000,00	0,5% from the amount of transfer
<b>Tariff “Cash to account”<sup>6</sup></b>		
a) Sending money via the “ <b>Western Union</b> ” system to countries where crediting of funds by “Cash to the account” transfers is available	<i>Amount of transfer</i>	<i>Tariff</i>
	0,01 – 2000,00	\$ 10,00
	2000,01 – 5000,00	\$ 20,00
	5000,01 and more	\$ 30,00
	3000,01 and more	1,0% from the amount of transfer

<sup>4</sup> Payment of the money transfer “12 hours” is possible after 12 hours from the moment of sending. The maximum amount of money transfer under the tariff “12 hours” cannot exceed 3,000.00 (Three thousand) US dollars. This tariff is applied for sending money transfers from Uzbekistan to CIS countries and Georgia.

<sup>5</sup> CIS countries include: Azerbaijan, Kazakhstan, Kyrgyzstan, Moldova, Tajikistan, Ukraine. The tariff “12 hours” does not apply to transfers from Uzbekistan to Turkmenistan.

<sup>6</sup> Transfer to the recipient’s bank account can be sent to more than 80 countries of the world and the geography is constantly expanding. The possibility of sending to a specific country should be specified in the software of the Western Union system.

### Money transfer “CONTACT”



(in USD)

a)	Sending money via “CONTACT” system to the CIS countries <sup>7</sup>	1 % from the transfer amount
	Sending money via “CONTACT” system to OTHER COUNTRIES <sup>8</sup>	3 % from the transfer amount
b)	Cash withdrawal received by «Contact» system	No charge applied

### Money transfer MONEYGRAM



(B USD CHIA)

	<i>Amount of transfer</i>	<i>Tariff</i>
a) Sending money via “MONEYGRAM” to the far-abroad <sup>1</sup>	0,00 – 50,00	10,00\$
	50,01 – 100,00	14,00\$
	100,01 – 200,00	20,00\$
	200,01 – 300,00	27,00\$
	300,01 – 400,00	32,00\$
	400,01 – 1 000,00	40,00\$
	1 000,01 – 1 200,00	50,00\$
	1 200,01 – 1 500,00	75,00\$
	1 500,01 – 1 750,00	80,00\$
	1 750,01 – 2 000,00	90,00\$
	2 000,01 – 10 000,00	100,00\$
b) Sending money via the "MoneyGram" system to Armenia, Moldova, Ukraine, Estonia, Latvia, Lithuania	0,00 – 200,00	3,00\$
	200,01 – 400,00	5,00\$
	400,01 – 600,00	8,00\$
	600,01 – 800,00	9,00\$
	800,01 – 1 000,00	14,00\$
	1 000,01 – 2 000,00	24,00\$
	2 000,01 – 4 000,00	35,00\$
	4 000,01 – 5 000,00	50,00\$
	5 000,01 – 10 000,00	60,00\$
	c) Sending money via the "MoneyGram" system to China, France, Germany, India, Italy, the United Arab Emirates, the Czech Republic	0,00 – 100,00
100,01 – 300,00		9,00\$
300,01 – 600,00		18,00\$
600,01 – 1 000,00		29,00\$
1 000,01 – 1 500,00		34,00\$
1 500,01 – 2 000,00		39,00\$
2 000,01 – 3 000,00		49,00\$
3 000,01 – 10 000,00		59,00\$

<sup>7</sup> The CIS countries are: Azerbaijan, Armenia, Belarus, Georgia, Kyrgyzstan, Moldova, Russia, Tajikistan, Turkmenistan, Kazakhstan, Ukraine

<sup>8</sup> Other countries include: all countries except for countries specified in the list of CIS countries, China and the Republic of Uzbekistan.

<sup>1</sup> Non-CIS countries include all countries except the countries mentioned in the list of other countries and the Republic of Uzbekistan



Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
d) Sending money via the "MoneyGram" system to South Korea, Turkey	<i>Amount of transfer</i>	<i>Tariff</i>
	0,00 – 600,00	3,00\$
	600,01 – 1 500,00	5,00\$
	1 500,01 – 3 000,00	10,00\$
	3 000,01 – 10 000,00	15,00\$
e) Sending money via the "MoneyGram" system to Poland	<i>Amount of transfer</i>	<i>Tariff</i>
	0,00 – 300,00	3,00\$
	300,01 – 10 000,00	1,5%
f) Sending money via the "MoneyGram" system to Belarus	<i>Amount of transfer</i>	<i>Tariff</i>
	0,00 – 200,00	3,00\$
	200,01 – 400,00	6,00\$
	400,01 – 600,00	9,00\$
	600,01 – 800,00	12,00\$
	800,01 – 1 000,00	15,00\$
	1 000,01 – 2 000,00	30,00\$
	2 000,01 – 3 000,00	36,00\$
	3 000,01 – 4 000,00	40,00\$
	4 000,01 – 5 000,00	50,00\$
g) Sending money via the "MoneyGram" system to Georgia, Kazakhstan, Kyrgyzstan	<i>Amount of transfer</i>	<i>Tariff</i>
	0,00 – 300,00	2,00\$
	300,01 – 10 000,00	1%
h) Withdrawal of cash received via "MoneyGram" system	No charge applied	

### E. 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
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### F. Safe deposit boxes and other services

Issuance of letters and statements:

❖ letters on the state of the account for submission to various authorities	50 000 UZS  100 000 UZS	For letters with a template text from ABS.  For letters with individual text (at the request of the customer)
a statement on the performance of the account of an individual / legal entity / individual entrepreneur with a cover letter on the letterhead of "Kapitalbank" JSCB	50 000 UZS	<b>Except for</b> issuing a statement on the performance of the account of: 1. a legal entity / individual entrepreneur who has entered into an agreement with "Kapitalbank" JSCB for servicing Visa cardholders.

Commission for use of safe deposit boxes:

№	Size of the safe deposit box	Payment per day	Payment per month
1	74x300x600mm	1 500 UZS	15 000 UZS
2	126x300x600mm	2 500 UZS	25 000 UZS
3	256x300x600mm	3 500 UZS	35 000 UZS
4	525x300x600mm	5 000 UZS	50 000 UZS

At pre-schedule termination of the contract for safe deposit box use at the requirement of the customer, the recalculation of the commission amount is not carried out.  
 Tariffs for using safe deposit boxes are

Banking Service / Terms of Service			The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
5	200x620x600mm	7 500 UZS	75 000 UZS	specified including the VAT.
6	650x620x600mm	10 000 UZS	100 000 UZS	

### G. Penalty sanctions

- a) Penalty for the savings book loss constitutes 15 000 UZS  
 b) Penalty for failure to perform obligations under the contract for the safe deposit box use:

<p>/// loss (damage) by the customer of the key (lock) form the safe deposit box or damage to the safe deposit box due to the customer's fault</p>	2 basic calculation amounts	On the transaction date
<p>/// overdue release of the safe deposit box</p>	At the rate of clause F of Chapter 1 for each day.	When the customer releases the depository box later than the term specified in the contract

Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
<b>Chapter 2. Plastic cards issued by UZCARD system in the national currency</b>		
<b>A. Plastic cards UZCARD within the framework of the salary projects of legal entities</b>		
a) Issue of the main card	No charge applied	
b) Issue of the additional card	50 000 UZS	
c) Re-issue of the main or additional card in case of loss or damage	50 000 UZS	<b>Except for</b> cases of failure of the cards for reasons not attributable to the customer
d) Blocking the card if it is lost or damaged	No charge applied	
e) Expiry date of the card	5 years	
f) Replenishment of the card account:		
/// By cash		
/// Crediting of salaries and other payments equal within the framework of agreements on the implementation of salary projects with companies	No charge applied	
/// Other crediting of cash to the card account		
g) Processing of transactions on cash withdrawal at the cash desk "Kapitalbank" JSCB	No charge applied	
h) Processing of transactions on payment for goods and services in the terminal network of "Kapitalbank" JSCB	No charge applied	
i) Processing of transactions on payment for goods and services in the terminal network of other banks	At the rates of the servicing bank	
j) Processing of transactions on cash withdrawal from the card account at the cash desk of another bank or through the ATM of another bank	At the rates of the servicing bank	
k) Non-cash remittance of funds from the card account by order of the cardholder	No charge applied	
l) Re-issue of the card after the card's expiry date	No charge applied	
m) Cashless transfer of funds from a card account on behalf of a card holder	0.5% of the transaction amount (not less than 5,000 UZS, but not more than 100,000 UZS) for each transaction;	<b>With the exception of:</b> 1. Transfers of funds to accounts of individuals/legal entities/unincorporated private entrepreneurs, opened in structural divisions of JSCB "Kapitalbank"; 2. When transferring to the accounts of non-governmental non-profit organizations (VAQF.UZ, Nogiron-Bolalari Kamalak Uyi, Kind people and the like) (charity) 3. When paying for medical services of the Republican Multidisciplinary Medical Center named after. U. Khalmuratov
n) Reissue of the card upon expiration of the card (in the same month and the following month)	No charge applied	

Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
<b><u>B. Standard cards UZCARD</u></b>		
a) Issue of the main or additional card	50 000 UZS	<b>Except for:</b> a) issuing a card when making a term deposit
b) Blocking the card if it is lost or damaged	No charge applied	
c) Re-issue of the main or additional card in case of loss or damage	50 000 UZS	<b>Except for</b> cases of failure of the cards for reasons not attributable to the customer
d) Expiry date of the card	5 years	
e) Replenishment of the card account:	No charge applied	
f) Processing of transactions on cash withdrawal at the cash desk of “Kapitalbank” JSCB	No charge applied	
g) Processing of transactions on payment for goods and services in the terminal network of “Kapitalbank” JSCB	No charge applied	
h) Processing of transactions on cash withdrawal from the card account at the cash desk of another bank or through the ATM of another bank	At the rates of the servicing bank	
i) Processing of transactions on payment for goods and services in the terminal network of other banks	At the rates of the servicing bank	
j) Non-cash remittance of funds from the card account by order of the card holder	No charge applied	
k) Cashless transfer of funds from a card account on behalf of a cardholder.	0.5% of the transaction amount (not less than 5,000 UZS, but not more than 100,000 UZS) for each transaction;	<b>With the exception of:</b> 1. Transfers of funds to accounts of individuals/legal entities/unincorporated private entrepreneurs, opened in structural divisions of JSCB "Kapitalbank"; 2. When transferring to the accounts of non-governmental non-profit organizations (VAQF.UZ, Nogiron-Bolalari Kamalak Uyi, Kind people and the like) (charity) 3. When paying for medical services of the Republican Multidisciplinary Medical Center named after. U. Khalmuratov
l) Non-cash remittance of funds of one card of the individual to another card of individual	0,5% from the transaction	
m) Reissue of the card upon expiration of the card (in the same month and the following month)	No charge applied	

Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
<b>C. Plastic cards UZCARD of unemployed pensioners</b>		
a) Issue of the main card Issue of the additional card	No charge applied 50 000 UZS	<b>Except for</b> cases of failure of the cards for reasons not attributable to the customer
b) Re-issue of the main or additional card in case of loss or damage	50 000 UZS	
c) Blocking the card if it is lost or damaged	No charge applied	
d) Expiry date of the card	5 years	
e) Replenishment of the card account: <ul style="list-style-type: none"> <li>/// By cash</li> <li>/// Crediting of pensions, allowances and other payments transferred by the Extrabudgetary Pension Fund under the Ministry of Finance of the Republic of Uzbekistan</li> <li>/// Other crediting of cash to the card</li> </ul>	No charge applied	
f) Processing of transactions on cash withdrawal in the cash desk "Kapitalbank" JSCB	No charge applied	
g) Processing of transactions on payment for goods and services in the terminal network of "Kapitalbank" JSCB	No charge applied	
h) Processing of transactions on payment for goods and services in the terminal network of other banks	At the rates of the servicing bank	
i) Processing of transactions on cash withdrawal from the card account at the cash desk of another bank or through the ATM of another bank	At the rates of the servicing bank	
j) Non-cash remittance of funds from the card account by the order of the card holder	No charge applied	
k) Cashless transfer of funds from a card account on behalf of a cardholder.	0.5% of the transaction amount (not less than 5,000 UZS, but not more than 100,000 UZS) for each transaction;	<b>With the exception of:</b> 1. Transfers of funds to accounts of individuals/legal entities/ unincorporated private entrepreneurs, opened in structural divisions of JSCB "Kapitalbank"; 2. When transferring to the accounts of non-governmental non-profit organizations (VAQF.UZ, Nogiron-Bolalari Kamalak Uyi, Kind people and the like) (charity) 3. When paying for medical services of the Republican Multidisciplinary Medical Center named after. U. Khalmuratov
l) Reissue of the card upon expiration of the card (in the same month and the following month)	No charge applied	

Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
<b><u>D. Plastic cards KIDS UZCARD</u></b>		
a) Issue of the main card	No charge applied	
b) Blocking the card if it is lost or damaged	No charge applied	
c) Re-issue of the main or additional card in case of loss or damage	50 000 UZS	<b>Except for</b> cases of failure of the cards for reasons not attributable to the customer
d) Expiry date of the card	5 years	
e) Replenishment of the card account	No charge applied	
f) Processing of transactions on cash withdrawal in the cash desk "Kapitalbank" JSCB	No charge applied	
g) Processing of transactions on payment for goods and services in the terminal network of "Kapitalbank" JSCB	No charge applied	
h) Processing of transactions on cash withdrawal from the card account at the cash desk of another bank or through the ATM of another bank	At the rates of the servicing bank	
i) Processing of transactions on payment for goods and services in the terminal network of other banks	At the rates of the servicing bank	
j) Non-cash remittance of funds from the card account by the order of the card holder	No charge applied	
k) Cashless transfer of funds from a card account on behalf of a cardholder.	0.5% of the transaction amount (not less than 5,000 UZS, but not more than 100,000 UZS) for each transaction;	1. Transfers of funds to accounts of individuals/legal entities/unincorporated private entrepreneurs, opened in structural divisions of JSCB "Kapitalbank"; 2. When transferring to the accounts of non-governmental non-profit organizations (VAQF.UZ, Nogiron-Bolalari Kamalak Uyi, Kind people and the like) (charity)
l) Reissue of the card upon expiration of the card (in the same month and the following month)	No charge applied	

Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
<p><b><u>Chapter 3. Plastic cards issued according to HUMO system in the national currency</u></b>  <b><u>A. Plastic cards HUMO within the framework of the salary projects of legal entities</u></b></p>		
a) Issue of the main card	No charge applied	
b) Issue of the additional card	50 000 UZS	
c) Re-issue of the main or additional card in case of loss or damage	50 000 UZS	<b>Except for</b> cases of failure of the cards for reasons not attributable to the customer
d) Blocking the card if it is lost or damaged	No charge applied	
e) Expiry date of the card	5 years	
f) Replenishment of the card account (credit turnover on the card account):		
<ul style="list-style-type: none"> <li>/// by cash</li> <li>/// Crediting of salaries and other payments equal within the framework of agreements on the implementation of salary projects with companies</li> <li>/// Other crediting of cash to the card account</li> </ul>	No charge applied	
h) Processing of transactions on cash withdrawal at the cash desk "Kapitalbank" JSCB	No charge applied	
i) Processing of transactions on payment for goods and services in the terminal network of "Kapitalbank" JSCB	No charge applied	
j) Processing of transactions on payment for goods and services in the terminal network of other banks	At the rates of the servicing bank	
k) Processing of transactions on cash withdrawal from the card account at the cash desk of another bank or through the ATM of another bank	At the rates of the servicing bank	
l) Non-cash remittance of funds from the card account by order of the cardholder	No charge applied	
m) Cashless transfer of funds from a card account on behalf of a cardholder.	0.5% of the transaction amount (not less than 5,000 UZS, but not more than 100,000 UZS) for each transaction;	<p><b>With the exception of:</b></p> <ol style="list-style-type: none"> <li>1. Transfers of funds to accounts of individuals/legal entities/ unincorporated private entrepreneurs, opened in structural divisions of JSCB "Kapitalbank";</li> <li>2. When transferring to the accounts of non-governmental non-profit organizations (VAQF.UZ, Nogiron-Bolalari Kamalak Uyi, Kind people and the like) (charity)</li> <li>3. When paying for medical services of the Republican Multidisciplinary Medical Center named after. U. Khalmuratov</li> </ol>
n) Reissue of the card upon expiration of the card (in the same month and the following month)	No charge applied	

Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
<b><u>B. Standard cards Humo</u></b>		
a) Issue of the main or additional card	50 000 UZS	<b>Except for:</b> a) issuing a card when making a term deposit
b) Blocking the card if it is lost or damaged	No charge applied	
c) Re-issue of the main or additional card in case of loss or damage	50 000 UZS	<b>Except for</b> cases of failure of the cards for reasons not attributable to the customer
d) Expiry date of the card	5 years	
e) Replenishment of the card account:	No charge applied	
f) Processing of transactions on cash withdrawal at the cash desk "Kapitalbank" JSCB	No charge applied	
g) Processing of transactions on payment for goods and services in the terminal network of "Kapitalbank" JSCB	No charge applied	
h) Processing of transactions on cash withdrawal from the card account at the cash desk of another bank or through the ATM of another bank	At the rates of the servicing bank	
i) Processing of transactions on payment for goods and services in the terminal network of other banks	At the rates of the servicing bank	
j) Non-cash remittance of funds from the card account by order of the cardholder	No charge applied	
k) Cashless transfer of funds from a card account on behalf of a cardholder.	0.5% of the transaction amount (not less than 5,000 UZS, but not more than 100,000 UZS) for each transaction;	<b>With the exception of:</b> 1. Transfers of funds to accounts of individuals/legal entities/ unincorporated private entrepreneurs, opened in structural divisions of JSCB "Kapitalbank"; 2. When transferring to the accounts of non-governmental non-profit organizations (VAQF.UZ, Nogiron-Bolalari Kamalak Uyi, Kind people and the like) (charity) 3. When paying for medical services of the Republican Multidisciplinary Medical Center named after. U. Khalmuratov
l) Non-cash remittance of funds of one card of the individual to another card of individual	0,5% from the transaction	
m) Reissue of the card upon expiration of the card (in the same month and the following month)	No charge applied	



Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
<b><u>C. Plastic cards KIDS HUMO</u></b>		
a) Issue of the main or additional card	No charge applied	
b) Blocking the card if it is lost or damaged	No charge applied	
c) Re-issue of the main or additional card in case of loss or damage	50 000 UZS	<b>Except for</b> cases of failure of the cards for reasons not attributable to the customer
d) Expiry date of the card	5 years	
e) Replenishment of the card account	No charge applied	
f) Processing of transactions on cash withdrawal at the cash desk “Kapitalbank” JSCB	No charge applied	
g) Processing of transactions on payment for goods and services in the terminal network of “Kapitalbank” JSCB	No charge applied	
h) Processing of transactions on cash withdrawal from the card account at the cash desk of another bank or through the ATM of another bank	At the rates of the servicing bank	
i) Processing of transactions on payment for goods and services in the terminal network of other banks	At the rates of the servicing bank	
j) Non-cash remittance of funds from the card account by order of the cardholder	No charge applied	
k) Cashless transfer of funds from a card account on behalf of a cardholder.	0.5% of the transaction amount (not less than 5,000 UZS, but not more than 100,000 UZS) for each transaction;	<b>With the exception of:</b> 1. Transfers of funds to accounts of individuals/legal entities/unincorporated private entrepreneurs, opened in structural divisions of JSCB "Kapitalbank"; 2. When transferring to the accounts of non-governmental non-profit organizations (VAQF.UZ, Nogiron-Bolalari Kamalak Uyi, Kind people and the like) (charity)
l) Reissue of the card upon expiration of the card (in the same month and the following month)	No charge applied	

## Chapter 4. Plastic cards in foreign currency

### A. VISA Classic Card





a)	Issue of the main card	25 000 UZS 2 USD* 2 EUR*	<b>Except for:</b> Issuing a Visa Classic card instead of an expired Visa Electron card
b)	Issue of the additional card	25 000 UZS 2 USD* 2 EUR*	Only Visa Classic can be used as an additional card  <b>Except for:</b> No commission is charged within the "Kapital Premium", "Kapital Privilege" package
c)	Expiry date of the card	5 years	
d)	The card issuance period from the day of receiving the application for the issue of the main or additional card	Not more than 3 business days	
e)	Minimum balance on the card account that is not available for use by the card	Not available	If the card currency differs from the transaction currency, an amount of 1% of the transaction amount will be temporarily blocked.
f)	Minimum initial payment to the card account	Not available	Amount available for use will be calculated with the account of the minimum balance.
g)	Servicing a card account	No charge applied	
h)	Pre-schedule re-issue of the main or additional card (if a card holder applied earlier than 2 months before the expiry date of the card)	25 000 UZS 2 USD* 2 EUR*	
i)	Processing of transactions on withdrawing cash by Visa "Kapitalbank" JSCB through a cash desk / terminal of "Kapitalbank" JSCB	0% from the transaction amount	
j)	Processing of transactions on withdrawing cash by cards of "Kapitalbank" JSCB in other banks	3%	Commission is charged from a full amount of transaction
k)	Processing of transactions on payment for goods and services inside and outside the terminal network of "Kapitalbank" JSCB	No charge applied	
	For payments by cards of JSCB Kapitalbank on MSS 6051	1%	
l)	Card re-issue in connection with:		
	/// Loss / damage of the card	25 000 UZS	
	/// Change of the card holder name	2 USD*	
	/// Change of PIN code	2 EUR*	
	/// Change of the expiry date of the card	No charge applied	With the exception of the client's appeal before and after one month of card expiration.

Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
p) Connecting and maintaining the 3D Secure service	No charge applied	Connecting the 3D Secure service is rendered only under condition if the customer is connected to sms-informing service
q) Processing of transactions on withdrawing cash by Visa "Kapitalbank" JSCB at ATMs of "Kapitalbank" JSCB	No charge applied	For national and foreign currencies
r) Investigating on the account and transactions	No charge applied	
s) Processing of the transactions made via E-POS terminal of the bank according to the system P2P*) from Visa card of "Kapitalbank" JSCB to the VISA card of any bank	1% from the transaction amount (minimum 1 USD)	

### **B. VISA Gold Card**

a) Issuance of plastic card with receipt at a branch office	55 000 UZS 5 USD* 5 EUR*	
b) When ordering through a mobile application with delivery by prior request	10 USD	The card is issued with a minus balance (card issue and delivery fee)
c) Card validity period	5 years	
d) Card re-issue due to expiration of the card	Free of charge	When contacting a client before and after one month of card expiration
	55 000 UZS 5 USD* 5 EUR*	In other cases
e) Early re-issue of the main or additional card	55 000 UZS 5 USD* 5 EUR*	<b>Except for:</b> No commission is charged within the "Kapital Premium", "Kapital Privilege" package
f) Card reissue due to: - Loss - Damage - Changing the name of the cardholder Change of PIN code	55 000 UZS 5 USD* 5 EUR*	
g) Minimum balance on the card account, which is not available for use on the card	Not available	If the card currency differs from the transaction currency, an amount of 1% of the transaction amount will be temporarily blocked.
h) Minimum initial deposit to the card account	Not available	The amount available for use will be calculated less the minimum balance.
i) Card account maintenance	Not charged	
j) Processing of transactions for receipt cash by Visa cards of JSCB "Kapitalbank" through the cashier / terminal of JSCB "Kapitalbank"	0% from the transaction amount	





Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
k) Processing of transactions for receipt of cash by cards of JSCB "Kapitalbank" in other banks	2%	Commission is charged according to the tariffs of the bank that installed the ATM, from the holder's card
l) Processing of transactions for payment for goods and services outside the service network of JSCB "Kapitalbank"	Commission - free	
For payments by cards of JSCB Kapitalbank on MSS 6051	1%	
m) Maintaining a bank card account in terms of investigation of the account and operations	No charge applied	
n) Fee for blocking a card with the "stolen or lost" sign	Commission - free	
o) Connection and maintenance of 3D Secure service	Commission - free	Connection to 3D Secure service is provided only if the client is connected to the SMS informing service

Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
<b>C. <u>Visa Platinum Card</u></b>		
a) Issue of the main card	100 000 cym	
b) When ordering through a mobile application with delivery by prior request	50 USD	The card is issued with a minus balance (card issue and delivery fee)
c) Expiry date of the card	5 years	
d) The card issuance period from the day of receiving the application for the issue of the main or additional card	Not more than 3 business days	
e) Minimum balance on the card account that is not available for use by the card	Not available	If the card currency differs from the transaction currency, an amount of 1% of the transaction amount will be temporarily blocked.
f) Minimum initial payment to the card account	Not available	Amount available for use will be calculated with the account of the minimum balance.
g) Servicing a card account	1 USD per month	
	<b>If one of the following conditions is met, no commission is charged:</b>	
	- Average monthly balance on all accounts/deposits is more than USD 500	
	- Turnover for payment for goods and services is more than USD 100 per month	
h) Pre-schedule re-issue of the main or additional card (if a card holder applied earlier than 2 months before the expiry date of the card)	100 000 cym	
i) Processing of transactions on withdrawing cash by Visa “Kapitalbank” JSCB through a cash desk / terminal of “Kapitalbank” JSCB»	0% from the transaction amount	
j) Processing of transactions on receiving cash by cards of “Kapitalbank” JSCB in other banks	2%	Commission is charged from a full amount of transaction
k) Processing of transactions on payment for goods and services inside and outside the terminal network of “Kapitalbank” JSCB	No charge applied	Commission is charged from a full amount of transaction
For payments by cards of JSCB Kapitalbank on MSS 6051	1%	
l) Card re-issue in connection with:		
 Loss / damage of the card	100 000 UZS	
 Change of the card holder name	100 000 UZS	
 Change of PIN code	100 000 UZS	
 Change of the expiry date of the card	No charge applied	
p) Connecting and maintaining the 3D Secure service	No charge applied	Connecting the 3D Secure service is rendered only under condition if the customer is connected to sms-informing service

Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
q) Processing of transactions on receiving cash by Visa “Kapitalbank” JSCB at the ATMs of “Kapitalbank” JSCB	No charge applied	For national and foreign currencies
r) Investigating on the account and transactions	No charge applied	
s) Processing of the transactions made via E-POS terminal of the bank according to the system P2P*) from Visa card of “Kapitalbank” JSCB to the VISA card of any bank	0,7% from the transaction amount (minimum 1 USD)	

#### D. Visa Infinity card

a) Issue of the main card	200 000 UZS	
b) Issue of the additional card	Service is not available	
c) Expiry date of the card	5 years	
d) The card issuance period from the day of receiving the application for the issue of the main or additional card	Not more than 3 business days	
e) Minimum balance on the card account that is not available for use by the card	Not available	If the card currency differs from the transaction currency, an amount of 1% of the transaction amount will be temporarily blocked.
f) Minimum initial payment to the card account	Not available	Amount available for use will be calculated with the account of the minimum balance.
g) Servicing a card account	10 USD per month	
	<b>If one of the following conditions is met, no commission is charged:</b> <ul style="list-style-type: none"> <li>- Average monthly balance on all accounts/deposits is more than USD 5000</li> <li>- Turnover for payment for goods and services is more than USD 2000 per month</li> </ul>	
h) Pre-schedule re-issue of the main or additional card (if a card holder applied earlier than 2 months before the expiry date of the card)	200 000 UZS	
i) Processing of transactions on withdrawing cash by Visa “Kapitalbank” JSCB through a cash desk / terminal of “Kapitalbank” JSCB	0% from the transaction amount	
j) Processing of transactions on receiving cash by cards of “Kapitalbank” JSCB in other banks	1%	Commission is charged from a full amount of transaction
k) Processing of transactions on payment for goods and services inside and outside the terminal network of “Kapitalbank” JSCB	No charge applied	

Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
For payments by cards of JSCB Kapitalbank on MSS 6051	1%	
l) Card re-issue in connection with:		
 Loss / damage of the card	200 000 UZS	
 Change of the card holder name	200 000 UZS	
 Change of PIN code	200 000 UZS	
 Change of the expiry date of the card	No charge applied	
p) Connecting and maintaining the 3D Secure service	No charge applied	Connecting the 3D Secure service is rendered only under condition if the customer is connected to sms-informing service
q) Processing of transactions on receiving cash by Visa “Kapitalbank” JSCB at the ATMs of “Kapitalbank” JSCB	No charge applied	For national and foreign currencies
r) Investigating on the account and transactions	No charge applied	
s) Processing of the transactions made via E-POS terminal of the bank according to the system P2P*) from Visa card of “Kapitalbank” JSCB to the VISA card of any bank	0,5% from the transaction amount (minimum 1 USD)	

#### E. Visa Classic Kids Card

a) Issue of the main card	25 000 UZS 2 USD* 2 EUR*	
b) Issue of the additional card	25 000 UZS 2 USD* 2 EUR*	Only Visa Classic Kids card can be used as an additional card
c) Expiry date of the card	5 years	
d) The card issuance period from the day of receiving the application for the issue of the main or additional card	Not more than 3 business days	
e) Minimum balance on the card account that is not available for use by the card	Not available	If the card currency differs from the transaction currency, an amount of 1% of the transaction amount will be temporarily blocked.
f) Minimum initial payment to the card account	Not available	Amount available for use will be calculated with the account of the minimum balance.
g) Servicing a card account	No charge applied	
h) Pre-schedule re-issue of the main or additional card (if a card holder applied earlier than 2 months before the expiry date of the card)	25 000 UZS 2 USD* 2 EUR*	
i) Processing of transactions on withdrawing cash by Visa “Kapitalbank” JSCB through a cash desk / terminal of “Kapitalbank” JSCB	0% from the transaction amount	
j) Processing of transactions on receiving cash by cards of “Kapitalbank” JSCB in other banks	3%	Commission is charged from a full amount of transaction

Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
k) Processing of transactions on payment for goods and services inside and outside the terminal network of “Kapitalbank” JSCB	No charge applied	
For payments by cards of JSCB Kapitalbank on MSS 6051	1%	
l) Card re-issue in connection with:		
/// Loss / damage of the card	25 000 UZS	
/// Change of the card holder name	2 USD*	
/// Change of PIN code	2 EUR*	
/// Change of the expiry date of the card	No charge applied	
m) Investigating on the account and transactions	No charge applied	
n) Connecting and maintaining the 3D Secure service	No charge applied	Connecting the 3D Secure service is rendered only under condition if the customer is connected to sms-informing service
o) Processing of transactions on receiving cash by Visa “Kapitalbank” JSCB at the ATMs of “Kapitalbank” JSCB	No charge applied	For national and foreign currencies

#### F. Visa virtual card (national currency)

a) Issuance of a virtual card (With a period of 1 month)	3000 UZS 0.3 USD 0.3 EUR	
Issuance of a virtual card (With a period of 1 year)	5000 cym 0.5 USD 0.5 EUR	
b) Expiry date of the card	1 month and/or 1 year	
c) Minimum balance on the card account, which is not available for use with a card for a period of 1 month	Not available	If the card currency differs from the transaction currency, an amount of 1% of the transaction amount will be temporarily blocked.
Minimum balance on the card account, which is not available for use with a card for a period of 1 year		
d) Minimum initial payment to the card account	Not available	Amount available for use will be calculated with the account of the minimum balance.
e) Servicing a card account	No charge applied	
f) Processing of transactions on payment for goods and services inside and outside the terminal network of “Kapitalbank” JSCB	No charge applied	
i) Connecting and maintaining the 3D Secure service	No charge applied	Connecting the 3D Secure service is rendered only under condition if the customer is connected to sms-informing service
j) Investigating on the account and transactions	No charge applied	
k) Processing of the transactions made via E-POS terminal of the bank according to the system P2P*) from Visa card of “Kapitalbank” JSCB to the VISA card of any bank	1% from the transaction amount (minimum 1 USD)	



Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
<b><u>G. Visa virtual card (USD)</u></b>		
a) Issuance of a virtual card (With a period of 1 month)	3000 cym 0.3 USD 0.3 EUR	
Issuance of a virtual card (With a period of 1 year)	5000 cym 0.5 USD 0.5 EUR	
b) Expiry date of the card	1 month and/or 1 year	
c) Minimum balance on the card account, which is not available for use with a card for a period of 1 month	Not available	If the card currency differs from the transaction currency, an amount of 1% of the transaction amount will be temporarily blocked.
Minimum balance on the card account, which is not available for use with a card for a period of 1 year		
d) Minimum initial payment to the card account	Not available	Amount available for use will be calculated with the account of the minimum balance.
e) Servicing a card account	No charge applied	
f) Processing of transactions on payment for goods and services inside and outside the terminal network of “Kapitalbank” JSCB	No charge applied	
i) Connecting and maintaining the 3D Secure service	No charge applied	Connecting the 3D Secure service is rendered only under condition if the customer is connected to sms-informing service
j) Investigating on the account and transactions	No charge applied	
k) Processing of the transactions made via E-POS terminal of the bank according to the system P2P*) from Visa card of “Kapitalbank” JSCB to the VISA card of any bank	1% from the transaction amount (minimum 1 USD)	

**H. Mastercard virtual card**

a) Issuance of a virtual card (With a period of 1 month)	3000 cym 0.3 USD 0.3 EUR	
Issuance of a virtual card (With a period of 1 year)	5000 cym 0.5 USD 0.5 EUR	
b) Expiry date of the card	1 month and/or 1 year	
c) Minimum balance on the card account, which is not available for use with a card for a period of 1 month	Not available	If the card currency differs from the transaction currency, an amount of 1% of the transaction amount will be temporarily blocked.
Minimum balance on the card account, which is not available for use with a card for a period of 1 year		
d) Minimum initial payment to the card account	Not available	Amount available for use will be calculated with the account of the minimum balance.
e) Servicing a card account	No charge applied	

Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
f) Processing of transactions on payment for goods and services inside and outside the terminal network of “Kapitalbank” JSCB	No charge applied	Connecting the 3D Secure service is rendered only under condition if the customer is connected to sms-informing service
i) Connecting and maintaining the 3D Secure service	No charge applied	Connecting the 3D Secure service is rendered only under condition if the customer is connected to sms-informing service
j) Investigating on the account and transactions	No charge applied	
k) Processing of the transactions made via E-POS terminal of the bank according to the system P2P*) from Visa card of “Kapitalbank” JSCB to the VISA card of any bank	1% from the transaction amount (minimum 1 USD)	

### I. Humo virtual card

a) Issuance of a virtual card (With a period of 1 month)	3000 cym 0.3 USD 0.3 EUR	
Issuance of a virtual card (With a period of 1 year)	5000 cym 0.5 USD 0.5 EUR	
b) Expiry date of the card	1 month and/or 1 year	
c) Minimum balance on the card account, which is not available for use with a card for a period of 1 month	30 000 UZS	Reimbursed to the customer after completion of all mutual settlements with the customer but no later than 30 days after the application for closing the card account
Minimum balance on the card account, which is not available for use with a card for a period of 1 year	50 000 UZS	
d) Minimum initial payment to the card account	none	Amount available for use will be calculated with the account of the minimum balance.
e) Servicing a card account	No charge applied	
f) Processing of transactions on payment for goods and services inside and outside the terminal network of “Kapitalbank” JSCB	No charge applied	
i) Connecting and maintaining the 3D Secure service	No charge applied	Connecting the 3D Secure service is rendered only under condition if the customer is connected to sms-informing service
j) Investigating on the account and transactions	No charge applied	Payment is made in the national currency at the Central Bank rate on the transaction date. Herewith the amount of the voidable transaction must not be less than 25 (twenty-five) USD.

### J. Mastercard Standard

a) Issue of the main card	25 000 UZS 2 USD 2 EUR	
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Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
b) Issue of the additional card	25 000 UZS 2 USD 2 EUR	Only Mastercard Standard can be used as an additional card  <b>Except for:</b> No commission is charged within the "Kapital Premium", "Kapital Privilege" package
c) Expiry date of the card	5 years	
d) Re-issue of the card in connection with the expiry date	Free of charge* 25 000 UZS 2 USD 2 EUR	*When applying before or one month after the expiry date of the card
e) Pre-schedule re-issue of the main or additional card	25 000 UZS 2 USD 2 EUR	When applying earlier than 1 month before the expiry date
f) Card re-issue in connection with: <ul style="list-style-type: none"> <li>• Loss</li> <li>• Damage</li> <li>• Change of the cardholder name</li> <li>• Change of PIN code</li> </ul>	25 000 UZS 2 USD 2 EUR	
g) Minimum balance on the card account that is not available for use by the card	Not available	If the card currency differs from the transaction currency, an amount of 1% of the transaction amount will be temporarily blocked.
h) Minimum initial payment to the card account	Not available	
i) Servicing a card account	No charge applied	
j) Processing of transactions on withdrawing cash by MasterCard "Kapitalbank" JSCB through a cash desk / terminal of "Kapitalbank" JSCB	No charge applied	
k) Processing of transactions on withdrawing cash by cards of "Kapitalbank" JSCB in other banks	2%	
l) Processing of transactions on payment for goods and services inside and outside the terminal network of "Kapitalbank" JSCB	1,0% (minimum 0,5 Euro)	
For payments by cards of JSCB Kapitalbank on MSS 6051	1%	
m) Maintaining a bank account in terms of investigating on the account and transactions	No charge applied	
n) Commission charge for blocking the card with the sign "stolen or lost"	No charge applied	
o) Connecting and maintaining the 3D Secure service	No charge applied	

Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
p) Maintaining card account and mutual settlements on transactions		Euro is the currency for MasterCard from “Kapitalbank” JSCB. When a transaction is made in the other currency, the dynamic exchange rate is applied. At the time of the transaction, a preliminary amount is blocked on the card at the rate, and the final writing-off is made at the rate on the day of mutual settlements with MasterCard.
q) Processing transactions for receiving cash using MasterCard plastic cards at ATMs serviced by JSCB “Kapitalbank”	1.5% of withdrawal amount	For national currency

### **K. Mastercard Gold**

a) When ordering via mobile app with pickup via delivery	50 000 UZS 4 USD* 4 EUR*	
b) When ordering through a mobile application with delivery by prior request	10 EUR	The card is issued with a minus balance (card issue and delivery fee)
c) Expiry date of the card	5 years	
d) Re-issue of the card in connection with the expiry date	Free of charge* 50 000 UZS 4 USD 4 EUR	* When applying before or one month after the expiry date of the card
e) Pre-schedule re-issue of the main or additional card	50 000 UZS 4 USD 4 EUR	When applying earlier than 1 month before the expiry date
f) Card re-issue in connection with:		<b>Except for:</b> No commission is charged within the "Kapital Premium", "Kapital Privilege" package
<ul style="list-style-type: none"> <li>• Loss</li> <li>• Damage</li> <li>• Change of the cardholder name</li> <li>• Change of PIN code</li> </ul>	50 000 UZS 4 USD 4 EUR	
g) Minimum balance on the card account that is not available for use by the card	Not available	If the card currency differs from the transaction currency, an amount of 1% of the transaction amount will be temporarily blocked.
h) Minimum initial payment to the card account	Not available	The amount available for use will be calculated minus the minimum balance
i) Servicing card account	No charge applied	
j) Processing of transactions on withdrawing cash by MasterCard “Kapitalbank” JSCB through a cash desk / terminal of “Kapitalbank” JSCB	No charge applied	

Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
k) Processing of transactions on withdrawing cash by cards of “Kapitalbank” JSCB in other banks	2%	Commission charged on the full amount of the transaction
l) Processing of transactions on payment for goods and services inside and outside the terminal network of “Kapitalbank” JSCB	0,5% (minimum 0,5 Euro)	Commission charged on the full amount of the transaction
For payments by cards of JSCB Kapitalbank on MSS 6051	1%	
m) Maintaining a bank account in terms of investigating on the account and transactions	No charge applied	
n) Commission charge for blocking the card with the sign “stolen or lost”	No charge applied	
o) Connecting and maintaining the 3D Secure service	No charge applied	Connecting the 3D Secure service is rendered only under condition if the customer is connected to sms-informing service
p) Maintaining card account and mutual settlements on transactions		Euro is the currency for MasterCard from “Kapitalbank” JSCB. When a transaction is made in the other currency, the dynamic exchange rate is applied. At the time of the transaction, a preliminary amount is blocked on the card at the rate, and the final writing-off is made at the rate on the day of mutual settlements with MasterCard.
q) Processing transactions for receiving cash using MasterCard plastic cards at ATMs serviced by JSCB “Kapitalbank”	1.5% of withdrawal amount	For national currency

## **Chapter 5. Products of VISA line of JSCB “Kapitalbank” in national currency**

### **Section 1. Basic products**

#### **A. Visa Gold Debit card**

Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
a) When ordering via mobile app with pickup via delivery	0 (zero) UZS	
b) Issue of the additional card	30 000 UZS	
c) When ordering through a mobile application with delivery by prior request	105 000 UZS	The card is issued with a minus balance (card issue and delivery fee)
d) Card validity period	5 years	
e) Reissue of the card due to the card expiration, within a month before or a month after the card expiration	Free of charge	
f) Reissue of the card due to the card expiration, within a month before or a month after the card expiration	10,000 UZS	
g) Reissue of the card due to: <ul style="list-style-type: none"> <li>• Loss</li> <li>• Damage</li> <li>• Changing the cardholder's name</li> <li>• Changing the PIN code</li> </ul>	30,000 UZS	
h) Minimum balance on the card account, which is not available for use on the card	N/a	
i) Minimum initial deposit to the card account (fully available for use after card activation)	50,000 UZS	
j) Card account maintenance	Commission - free	
k) Processing of cash receipt transactions: <ul style="list-style-type: none"> <li>- through the cash desks of JSCB “Kapitalbank”</li> <li>- through ATMs of JSCB “Kapitalbank”</li> </ul>	<ul style="list-style-type: none"> <li>- commission – free;</li> <li>- up to 10 million UZS per month – no commission is charged, over 10 million UZS – 0.7%</li> </ul>	
l) Processing of transactions for receipt of cash in other banks	Other bank’s rate	
m) Processing of transactions for payment for goods and services in and outside the service network of JSCB “Kapitalbank”	Commission - free	
n) For payments by cards of JSCB Kapitalbank on MSS 6051	1%	
o) Maintaining a bank card account in terms of investigation of the account and operations <ul style="list-style-type: none"> <li>- up to 100 USD</li> <li>- from 100 USD (inclusive)</li> </ul>	No charge applied	
p) Fee for blocking a card with the "stolen or lost" sign	Commission - free	
q) Connection and maintenance of 3D Secure service (provided only if the client is connected to the SMS informing service)	Commission - free	
r) Money transfers to other cards issued by JSCB “Kapitalbank”	Commission - free	

Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
<b>B. <u>Visa Gold Credit Card</u></b>		
a) Issue of the main card	Free of charge	
b) Issue of an additional card	10,000 UZS	An additional card can only be a card of the same type as the main one
c) Card validity period	5 years	
d) Reissue of the card due to the card expiration, within a month before or a month after the card expiration	Free of charge	
e) Reissue of the card due to the card expiration, within a month before or a month after the card expiration	10,000 UZS	
f) Reissue of the card due to: <ul style="list-style-type: none"> <li>• Loss</li> <li>• Damage</li> <li>• Changing the cardholder's name</li> <li>• Changing the PIN code</li> </ul>	30,000 UZS	
g) Minimum balance on the card account, which is not available for use on the card	N/a	
h) Minimum initial deposit to the card account (fully available for use after card activation)	50,000 UZS	
i) Card account maintenance	Commission - free	
j) Processing of cash receipt transactions: - through the cash desks of JSCB "Kapitalbank"	0 - equity, 4% - loan	
- through ATMs of JSCB "Kapitalbank"	0.7% - equity, 4% - loan	
k) Processing of transactions for receipt of cash in other banks	Other bank's rate + 4%	
l) Processing of transactions for payment for goods and services in and outside the service network of JSCB "Kapitalbank"	Commission - free	
For payments by cards of JSCB Kapitalbank on MSS 6051	1%	
m) Maintaining a bank card account in terms of investigation of the account and operations - up to 100 USD	No charge applied	
- from 100 USD (inclusive)		
n) Fee for blocking a card with the "stolen or lost" sign	Commission - free	
o) Connection and maintenance of 3D Secure service (provided only if the client is connected to the SMS informing service)	Commission - free	
p) Money transfers to other cards issued by JSCB "Kapitalbank"	0 - equity, 4% - loan	

Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
q) Money transfers to cards issued by other banks of the Republic of Uzbekistan	0,5% - equity, 5% - loan	
<b>C. <u>Visa Virtual UZS</u></b>		
a) Issue of the main card	5 000 so'm	10.03.2022
b) Issue of the additional card	N/A	
c) Card validity period	5 years	
d) Card re-issue due to the card expiration	N/A	
e) Early re-issue of the main card	N/A	
f) Перевыпуск карты в связи с: <ul style="list-style-type: none"> <li>• Loss</li> <li>• Damage</li> <li>• Changing the cardholder's name</li> <li>• Changing the PIN code</li> </ul>	N/A	
g) Minimum required balance on the card account, which is not available for use on the card	N/A	
h) Minimum initial contribution to the card account	N/A	
i) Card account maintenance	Free of charge	
j) Processing of transactions for receiving cash using Visa cards of JSCB "Kapitalbank" through the cashier / terminal of JSCB "Kapitalbank"	N/A	
k) Maintenance of a bank card account in terms of investigation of the account and operations	N/A	
l) Connection and maintenance of 3D Secure service	N/A	
m) Processing of transactions for payment for goods and services in the network and outside the service network of JSCB "Kapitalbank"	No charge applied	
n) Connection and maintenance of 3D Secure service	Free of charge	Connection to the 3D Secure service is provided only if a client is connected to the SMS informing service



Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
<b>Section 2. Modified products</b>		
<b><u>A. Visa Gold Debit Salary product</u></b>		
a) Card Issuance	Free	
b) Issue of the additional card	30 000 UZS	
c) Card validity period	5 years	
d) Card Currency	UZS	
e) Reissue of the card due to the card expiration:		
a) a month, as well as within 1 month before or after;	a) Free;	
b) earlier than a month or later than a month;	b) 10,000UZS	
f) Re-issue of a card due to loss or damage to the card, change in the cardholder's name, change of PIN code, change of the card expiration date	30,000 UZS	
g) Minimum balance on the card account, which is not available for use on the card	None	
h) Card account maintenance	Commission - free	
i) Cash Withdrawal:		
a) through the cash department of the JSCB Kapitalbank	a) Commission - free	
b) through ATMs of the JSCB Kapitalbank	b) 0,7%	
c) in other banks	c) Other bank's tariff	
j) Card Account Replenishment	Commission - free	
k) Payment for goods and services within and outside the Kapitalbank service network	Commission - free	
l) For payments by cards of JSCB Kapitalbank on MSS 6051	1%	
m) Investigation related to the account and transactions at the request of a customer:		
a) up to \$100;	No charge applied	
b) from \$100 (inclusive)		
l) Money transfers to other cards issued by JSCB "Kapitalbank"	Commission - free	

### **Chapter 6. Servicing on the mobile application of the bank "Kapitalbank"**

a) Transfer of funds from plastic cards in national currency to other cards in national currency (P2P):

Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
/// From UZCARD plastic card to UZCARD plastic card	0.7%	
/// From UZCARD plastic card to HUMO plastic card	0.7%	
/// From HUMO plastic card to UZCARD plastic card	0.7%	
/// From HUMO plastic card to HUMO plastic card	0.6%	
/// From UZCARD plastic card to Mastercard plastic cards of the JSCB Kapitalbank	0.25%	
/// From UZCARD plastic cards to VISA plastic card of the JSCB Kapitalbank	0.0%	
/// From Mastercard plastic cards of the JSCB Kapitalbank to UZCARD plastic card	0.7%	
/// From VISA plastic cards of the JSCB Kapitalbank to UZCARD plastic card	0.6%	Except for UZCARD plastic cards of the JSCB Kapitalbank
/// From HUMO plastic cards to Mastercard plastic card of the JSCB Kapitalbank	0.1%	
/// From HUMO plastic cards to VISA plastic card of the JSCB Kapitalbank	0.0%	
/// From Mastercard plastic cards of the JSCB Kapitalbank to HUMO plastic card	0.1%	
/// From VISA plastic cards of the JSCB Kapitalbank to HUMO plastic card	0.7%	Except for HUMO plastic cards of the JSCB Kapitalbank

Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
<b>///</b> Wire transfer of funds from VISA/Mastercard plastic cards of the JSCB Kapitalbank in the national currency to VISA/Mastercard international plastic cards of the JSCB Kapitalbank in the national currency	No fee is charged	
<b>///</b> Non-cash transfer of funds from Visa cards issued by the JSCB Kapitalbank to Visa cards issued by a foreign bank	1%, but not less than \$2	Transaction is carried out through the VISA Direct service
<b>///</b> Non-cash transfer of funds from Mastercard cards issued by the JSCB Kapitalbank to Mastercard cards issued by a foreign bank	1%, but not less than €2	Transaction is carried out through the MoneySend service
<b>///</b> Visa Direct transfers from VISA cards issued by the JSCB Kapitalbank in national currency to VISA cards of another bank in the Republic of Uzbekistan	0.3% of the transaction amount (minimum 300 soums)	
<b>///</b> Visa Direct transfers from VISA cards issued by the JSCB Kapitalbank in USD to VISA cards of another bank in the Republic of Uzbekistan	1% of the transaction amount (minimum \$1)	
<b>b) Transfer of funds from a wallet/on-demand deposit account of an individual:</b>		
<b>///</b> to an UZCARD/HUMO plastic card of another bank	0.5% (not less than 1,000 soums)	
<b>///</b> to an UZCARD plastic card of the JSCB Kapitalbank	0.3% (not less than 1,000 soums)	Except for HUMO/VISA/Mastercard plastic cards of the JSCB Kapitalbank in national currency
<b>///</b> Transfer of funds from a wallet/on-demand deposit account to a wallet/on-demand deposit account within the JSCB Kapitalbank	No fee is charged	
<b>///</b> funds transfer from wallet/deposit account upon request of an individual for payment according to the details	5,000 UZS	
<b>c) Operations with accounts of fixed-term and savings deposits</b>		
<b>///</b> Opening/replenishment of fixed-term deposits from UZCARD/HUMO plastic cards of any bank and VISA/Mastercard of the JSCB Kapitalbank	No fee is charged	
<b>///</b> Closing/partial withdrawal of funds to UZCARD/HUMO/VISA /Mastercard plastic cards of the JSCB Kapitalbank	No fee is charged	
<b>d) Processing of transactions for the transfer of funds from UZCARD/HUMO plastic cards of other banks to individuals' wallets/deposit accounts of the JSCB Kapitalbank</b>	0.6% of the transaction amount	
<b>e) Payment from a plastic card to the accounts of a legal entity according to the details (indicating the bank's MFO,</b>		

Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
acc. No., TIN, and payment details):		
/// from an UZCARD plastic card of any bank	0,5% from the transaction amount (minimum 5000 UZS)	
/// from a HUMO plastic card of any bank	0,1% from the transaction amount (minimum 5000 UZS)	
/// from a VISA/Mastercard plastic card of the JSCB Kapitalbank	No fee is charged	
f) Conversion operations from a plastic card in national currency issued by any bank to a VISA/ Mastercard international plastic card of the JSCB Kapitalbank	No fee is charged	For all types of cards
g) Conversion transactions from a VISA/Mastercard plastic card of JSCB "Kapitalbank" to a plastic card/deposit account on demand of JSCB "Kapitalbank", as well as to a HUMO plastic card of another bank	No fee is charged	For all types of cards
h) Conversion operations from a VISA/Mastercard plastic card of the JSCB Kapitalbank to an UZCARD plastic card of any bank	0.6%	
i) Bank fees for cross conversion between accounts opened with the JSCB Kapitalbank	No fee is charged	
j) Repayment of a loan issued by the JSCB Kapitalbank from a plastic card of any bank or from the customer's on-deposit deposit account	No fee is charged	For all types of cards
k) Repayment of a loan issued by other banks from a plastic card of any bank	0.6%	
l) Subscription fee for the "Monitoring of Payments" service to view the history of transactions on plastic cards of the UZCARD user.	1,000 UZS	
m) Subscription fee for the "Monitoring of Payments" service to view the history of transactions on plastic cards of the user of the HUMO/ VISA/ Mastercard of the JSCB Kapitalbank	No fee is charged	
n) Reception and processing of receipts received through the Kapitalbank mobile application	230,000 soums for one order	If the currency of the debit account differs from the currency of the sum, then conversion occurs at the Bank's exchange rate on the day the transaction is processed. Free for Premium customers

Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
<b><u>Chapter 7. Other services</u></b>		
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;	<b><u>With the exception of:</u></b> 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:	50 000 UZS	<b><u>Except for</u></b> letters on the loan repayment submitted to notary offices, cadastre authorities and the Municipal Department of Internal Affairs of the Ministry of Internal Affairs of the Republic of Uzbekistan. Commission isn't charged in case of issuance of the statement on the performance of the account of:
<b>///</b> letters for submission to companies issued on the letterhead of "Kapitalbank" JSCB  <b>///</b> a statement on the performance of the account of an individual / legal entity / individual entrepreneur with a cover letter on the letterhead of "Kapitalbank" JSCB	50 000 UZS	
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	Commission is charged from the total amount credited to the self-service terminal
d) Processing of transactions for various services through the self-service terminals of "Kapitalbank" JSCB	1% from the amount of payment accepted	
e) Processing of transactions on accepting payments on repaying the loans through the self-service terminals of "Kapitalbank" JSCB	No charge applied	

Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
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	1% from the transaction amount	<b>Except for:</b> Cash withdrawn at ATMs installed within the territory of agencies according to the contact concluded.
/// Cash withdrawal from ATMs installed by "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:		

Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
<b>///</b> 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	<ol style="list-style-type: none"> <li>1. for all types of state duties and administrative fines;</li> <li>2. for public services provided by public service centers, including through the Unified Portal of Interactive Public Services;</li> <li>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;</li> <li>4. for all types of utilities;</li> <li>5. for enforcement of judicial acts and acts of other agencies, collected by the bodies of the Compulsory Enforcement Bureau;</li> <li>6. to the "E-auksion" electronic trading platform and "K-Savdo" automated information system;</li> <li>7. for purchasing tickets for a journey by air, rail and on other types of public transport.</li> </ol>
<b>///</b> 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	

Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
<b><u>Chapter 8. Servicing plastic cards VISA of other banks</u></b>		
a) Processing of transactions for withdrawing cash by Visa 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 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 cards issued by other banks	1,5% (minimum 8100 UZS)	Commission is written off the card account when performing the transaction

**Chapter 9. Kapital Premium service package**

a) For clients whose average daily aggregate balance on accounts and deposits during the month is not less than USD 200,000 (calculated in equivalent)	Free of charge	
b) For clients who do not have balances according to clause 9a	Monthly 5 000 000 sum	If a customer who has paid a service fee of 5,000,000 (or equivalent) has deposited 200,000 US dollars (or equivalent) within 2 calendar months, the servicer must refund the previously paid 5,000,000 (or equivalent) if deposited in the current 2 calendar months.



Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
<b>A. <u>Visa Infinite Credit</u></b>		
a) Issue of primary and additional cards <i>(Only Visa Infinite Credit can be an additional card)</i>	No charge	
b) Card expiration date	3 years	
c) Reissue of the card due to its expiration (per month, as well as within 1 month before or after)	Free of charge	
d) Reissue of the primary or additional card, except for the case provided for in clause “c”	200,000 soums	
e) Minimum balance on the card account, which is not available for use for the card	No	
f) Minimum initial deposit to a card account	No	
g) Card servicing	USD10 per month <b>If one of the conditions is met, no commission is charged:</b> - Average monthly balance on all accounts/deposits is more than USD5,000 - Turnover for payment for goods and services is more than USD2,000	
h) Cash withdrawal through the cash department/terminal of the JSCB Kapitalbank	No commission is charged	
i) Cash withdrawal at other banks	1% + acquiring bank’s tariff	
j) Payment for goods and services	No commission is charged	
k) Investigations into the account and transactions at the request of the customer	120,000 soums	

Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
<b>B. <u>Visa Infinite Veneer</u></b>		
a) Issue of a basic <b>veneer</b> card	Free	<i>The card is issued as part of the «Kapital Premium» service package</i>
b) Issuance of an additional plastic (non-veneer) card	Commission fee is not charged	
c) Re-issuance of the main or additional card due to expiration date (per month, as well as within 1 month before or after)	Commission fee is not charged	
d) Reissuance of the main <b>veneer</b> card, except for the case stipulated in point "c"	1 400 000 sum	
e) Reissue of an additional plastic card	100 000 sum	Reissue of an additional plastic card
f) Card validity period	5 years	
g) Irreducible balance on the card account, which is not available for use on the plastic card	Not available	
h) Minimum initial payment to the card account	Not available	
i) Monthly maintenance of the card account	Commission fee is not charged	
j) Cash withdrawal via cash desk/terminal of JSCB Kapitalbank	Commission fee is not charged	
k) Cash withdrawal through an ATM of JSCB "Kapitalbank" JSCB	Commission fee is not charged	
l) Cash withdrawal in other banks and outside RUz	1% + rate of acquirer bank	
m) Payment for goods and services	Commission fee is not charged	
n) Investigation of account and operations	Commission fee is not charged	

Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
<b>C. <u>Mastercard World Elite Metal Edge</u></b>		
a) Issuance of a basic <b>metal</b> card	Free	<i>The card is issued as part of the «Kapital Premium» service package</i>
b) Issuance of additional <b>plastic</b> (non-metal) card	Commission fee is not charged	
c) Re-issuance of the main or additional card due to expiration date (in a month, as well as within 1 month before or after)	Commission fee is not charged	
d) Reissuance of the main <b>metal</b> card, except for the case stipulated in point "c"	700 000 sum	
e) Reissue of an additional plastic card	100 000 sum	Reissue of an additional plastic card
f) Card validity period	5 years	
g) Irreducible balance on the card account, which is not available for use on the plastic card	Not available	
h) Minimum initial payment to the card account	Not available	
i) Monthly maintenance of the card account	Commission fee is not charged	
j) Cash withdrawal via cash desk/terminal of JSCB Kapitalbank	Commission fee is not charged	
k) Cash withdrawal through an ATM of JSCB "Kapitalbank" JSCB	Commission fee is not charged	
l) Cash withdrawal in other banks and outside RUz	1% + rate of acquirer bank	
m) Payment for goods and services	Commission fee is not charged	
n) Investigation of account and operations	Commission fee is not charged	

Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
<b><u>Chapter 10. Kapital Privilege package service</u></b>		
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	
б) For clients who do not have balances according to clause 10a	Monthly 400 000 sum	

### **A. Visa Infinite Metal Edge**

a) Issue of the basic <b>metal</b> card	Free	<i>The card is issued as part of the «Kapital Premium», «Kapital Privilege» service package</i>
b) Issue of additional <b>plastic</b> (non-metallic) card	Commission fee is not charged	
c) Re-issuance of the basic or additional card due to expiration (per month, as well as within 1 month before or after)	Commission fee is not charged	
d) Reissuance of the basic <b>metal</b> card, except for the case stipulated in paragraph "c"	700 000 sum	
e) Reissue of an additional plastic card	100 000 sum	Reissue of an additional plastic card
f) Card validity period	5 years	
g) Minimum balance on the card account, which is not available for use on the plastic card	Not available	
h) Minimum initial payment to the card account	Not available	
i) Monthly maintenance of the card account	Commission fee is not charged	
j) Cash withdrawal via cash desk/terminal of JSCB Kapitalbank	Commission fee is not charged	
k) Cash withdrawal through an ATM of JSCB "Kapitalbank" JSCB	Commission fee is not charged	
l) Cash withdrawal in other banks and outside RUz	1% + rate of acquirer bank	
m) Payment for goods and services	Commission fee is not charged	
n) Investigation of account and operations	Commission fee is not charged	

Banking Service / Terms of Service	The rate of the commission remuneration of the Bank charged from the customer performance of the transactions by the Bank	Note
<b>B. <u>Visa Infinite Metal Edge</u></b>		
a) Issue of the basic <b>metal</b> card	Free	<i>The card is issued as part of the «Kapital Privilege» service package</i>
b) Issue of additional <b>plastic</b> (Mastercard standart) card	Commission fee is not charged	
c) Re-issuance of the basic or additional card due to expiration (per month, as well as within 1 month before or after)	Commission fee is not charged	
d) Reissuance of the basic <b>plastic</b> card, except for the case stipulated in paragraph "c"	200 000 sum	
e) Reissuance of additional <b>plastic</b> card, except for the case stipulated in point "c".	100 000 sum	
f) Card validity period	5 years	
g) Minimum balance on the card account, which is not available for use on the plastic card	Not available	
h) Minimum initial payment to the card account	Not available	
i) Monthly maintenance of the card account	Commission fee is not charged	
j) Cash withdrawal via cash desk/terminal of JSCB Kapitalbank	Commission fee is not charged	
k) Cash withdrawal through an ATM of JSCB "Kapitalbank" JSCB	Commission fee is not charged	
l) Cash withdrawal in other banks and outside RUz	1% + rate of acquirer bank	
m) Payment for goods and services	Commission fee is not charged	
n) Investigation of account and operations	Commission fee is not charged	