

**Tariffs of commission remuneration of “Kapitalbank” JSCB**  
**For banking servicing of customers - individuals**  
**Tariffs are effective since November 2, 2023.**

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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>Chapter 1. Demand deposit accounts of individuals</b>		
<b><u>A. General Provisions</u></b>		
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><u>B. Servicing demand deposit account of individuals</u></b>		
a) Opening / closing an account:		
/// In the national currency	No charge applied	
/// In the foreign currency	No charge applied	
b) Depositing funds in cash by the customer:		
/// In the national currency	No charge applied	
/// In the foreign currency	No charge applied	
c) Crediting funds:		
/// In the national currency	No charge applied	
/// In the foreign currency	No charge applied	
d) Cash withdrawal:		
/// Made in cash to the cash office of "Kapital 24" retail business branch	No charge applied	
/// In the national currency received to the customer's account in non-cash form	0.75% of the transaction amount	
	0.5% 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	
	0,1% from the 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
/// Sponsorship payments	(minimum 1000 UZS)	
/// 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.

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
	Zero commission	<p>1. When transferring funds to 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 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>10,000 UZS for each transaction</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>/// 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>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>

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>3. transfers of funds deposited to demand account of the client in cash;</p> <p>4. transfers of funds received to demand account of the client as a result of sale/exchange/conversion of foreign currency into national currency</p>		
<p><b><u>C. Bank transfers in the foreign currency</u></b></p>		
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)	<p>For currencies: USD, EUR, <b>GBP, RUB, JPY</b></p> <p>Commission is paid in the national currency at the rate of the Central Bank of the Republic of Uzbekistan on the transaction date.</p> <p><b>Except for:</b></p> <ul style="list-style-type: none"> <li>- replenishment of the authorized fund of legal entities opened in Kapitalbank JSCB;</li> <li>- transfers for repayment of loans to foreign enterprises/ private entrepreneurs/ legal entities in foreign currency received from Kapitalbank JSCB</li> </ul>
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)	<p>RCV - Reference calculation value</p> <p>Commission is paid at the rate of the Central Bank of the Republic of Uzbekistan on the transaction date.</p>
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)

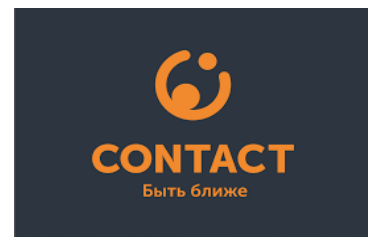
a)	Sending money via “Western Union system” to CIS countries <sup>1</sup>	<b>“Srochniy” (Urgent) tariff</b>	
		<i>Amount of transfer</i>	<i>Tariff</i>
		0,01 – 200,00	\$ 3,00
		200,01 – 2000,00	<b>1,7% from the amount of transfer</b>
		2000,01 – 3000,00	1,3% from the amount of transfer
		3000,01 and more	1,0% from the amount of transfer
		<b>“12 chasov” (12 hours) tariff</b>	
		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)	Sending money via “Western Union” system to OTHER COUNTRIES <sup>2</sup>	<i>Amount of transfer</i>	<i>Tariff</i>
		50,00 and less	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
		750,01-1 000,00	51,00
		1 000,01-1 500,00	76,00
		1 500,01-1 750,00	81,00
		1 750,01-2 000,00	91,00
		2 000,01-2 500,00	111,00
		2 500,01-3 000,00	121,00
		3 000,01-3 500,00	141,00
		3 500,01-4 000,00	161,00
		4 000,01-4 500,00	181,00
		4 500,01-5 000,00	201,00
c)	Sending money via “Western Union” system to CHINA	<i>Amount of transfer</i>	<i>Tariff</i>
		100,00 and less	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
d)	Sending money via “Western Union” system to UAE	<i>Amount of transfer</i>	<i>Tariff</i>
		0,01 -100,00	15,00

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

<sup>2</sup> Other countries include: all countries except for countries specified in the list of CIS countries, China 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
	100,01-300,00	20,00
	300,01-500,00	25,00
	500,01-800,00	30,00
	800,01-1000,00	35,00
	1000,01-1500,00	40,00
	1500,01-2000,00	45,00
	2000,01-3000,00	50,00
	3000,01-5000,00	60,00
e) Withdrawal of cash received via “Western Union” system	No charge applied	

### Money transfer “CONTACT”



(in USD)

a)	Sending money via “CONTACT” system to the CIS countries <sup>3</sup>	1 % from the transfer amount
	Sending money via “CONTACT” system to OTHER COUNTRIES <sup>4</sup>	3 % from the transfer amount
b)	Cash withdrawal received by «Contact» system	No charge applied

### Money transfer MONEYGRAM



(B USD CIII A)

a)	Sending money via “MONEYGRAM” to the far-abroad <sup>5</sup>	<i>Amount of transfer</i>	<i>Tariff</i>
		0,00 – 100,00	10,00
		100,01 – 250,00	18,00
		250,01 – 400,00	24,00
		400,01 – 600,00	34,00
		600,01 – 800,00	39,00
		800,01 – 1 000,00	44,00
		1 000,01 – 1 200,00	60,00
		1 200,01 – 1 800,00	65,00
		1 800,01 – 2 500,00	70,00
		2 500,01 – 5 000,00	100,00
b)	Sending money via “MONEYGRAM” to CIS <sup>6</sup> and Israel	<i>Amount of transfer</i>	<i>Tariff</i>
		0,00 – 100,00	2,00
		100,01 – 200,00	4,00

<sup>3</sup> The CIS countries are: Azerbaijan, Armenia, Belarus, Georgia, Kyrgyzstan, Moldova, Russia, Tajikistan, Turkmenistan, Kazakhstan, Ukraine

<sup>4</sup> Other countries include: all countries except for countries specified in the list of CIS countries, China and the Republic of Uzbekistan.

<sup>5</sup> Other countries include: all countries except for countries specified in the list of CIS countries and the Republic of Uzbekistan.

<sup>6</sup> The CIS countries are: Armenia, Belarus, Georgia, Kyrgyzstan, Moldova, Russia, Tajikistan, Kazakhstan, Ukraine

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
	200,01 – 300,00	6,00
	300,01 – 400,00	8,00
	400,01 – 500,00	10,00
	500,01 – 600,00	12,00
	600,01 – 700,00	14,00
	700,01 – 800,00	16,00
	800,01 – 900,00	18,00
	900,01 – 1000,00	20,00
	1000,01 – 2000,00	35,00
	2000,01 – 3000,00	50,00
	3000,01 – 4000,00	70,00
	4000,01 – 5000,00	100,00
c) Sending money via “ <b>MONEYGRAM</b> ” to China	<i>Amount of transfer</i>	<i>Tariff</i>
	0,00 – 300,00	9,00
	300,01 – 600,00	18,00
	600,01 – 1000,00	25,00
	1000,01 – 2000,00	50,00
	2000,01 – 5000,00	80,00
d) Withdrawal of cash received via “ <b>MONEYGRAM</b> ” system	No charge applied	

### Money transfer “UNISTREAM”



(in USD)

a) Sending money via “ <b>UNISTREAM</b> ” system	От 1% from the transfer amount	The exact amount of the commission is determined and communicated to the customer prior to the money transfer transaction
b) Sending money via “ <b>UNISTREAM</b> ” system- bi-currency transfer to the Russian Federation	0% from the transaction amount	The transfer is sent in USD and on site the payment is made in Russian rubles
c) Withdrawal of cash received via “ <b>UNISTREAM</b> ” system	No charge applied	

### Money transfer “ZOLOTAYA KORONA”



(in USD)

a) Transfers to CIS countries and other countries	1%-1,5%	from the amount of the transfer
b) Transfers to China (but not more than \$ 25 as a transfer fee)	0,7%-1%	from the amount of the transfer
c) Transfers to Korea	0,5%-1%	from the amount of the transfer



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
/// Exchange of foreign currency into national currency and payment of cash from the bank's cash desk upon receipt of funds through international money transfer systems	No charge applied	At the exchange rate of the foreign currency purchase office on the transaction date
/// Payment to the cash desk of the bank and exchange of the national currency into foreign currency when sending money through international money transfer systems and SWIFT	No charge applied	At the exchange rate of the foreign currency purchase office on the transaction date
/// Exchange of foreign currency received by the customer through the SWIFT system into the national currency	No charge applied	At the exchange rate of the foreign currency purchase office on the transaction date

#### 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	For letters with a template text from ABS.
	100 000 UZS	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.
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Commission for use of safe deposit boxes:

Nº	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
5	200x620x600mm	7 500 UZS	75 000 UZS
6	650x620x600mm	10 000 UZS	100 000 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 specified including the VAT.

#### G. Penalty sanctions

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

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> 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	2 basic calculation amounts	On the transaction date
<b>///</b> overdue release of the safe deposit box	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. <u>Plastic cards UZCARD within the framework of the salary projects of legal entities</u></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
l)	Re-issue of the card after the card's expiry date	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>B. <u>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) Re-issue of the card after the card's expiry date	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. <u>Plastic cards UZCARD of unemployed pensioners</u></b>			
a)	Issue of the main card	No charge applied	<b>Except for</b> cases of failure of the cards for reasons not attributable to the customer
	Issue of the additional card	50 000 UZS	
b)	Re-issue of the main or additional card in case of loss or damage		
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:		
	/// By cash		
	/// Crediting of pensions, allowances and other payments transferred by the Extrabudgetary Pension Fund under the Ministry of Finance of the Republic of Uzbekistan	No charge applied	
	/// Other crediting of cash to the card		
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)	Re-issue of the card after the card's expiry date	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>Except for</b> cases of failure of the cards for reasons not attributable to the customer
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	
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) Re-issue of the card after the card's expiry date	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>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>		
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):		
/// 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) 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
m)		
n) Re-issue of the card after the card's expiry date	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) Non-cash remittance of funds of one card of the individual to another card of individual	0,5% from the transaction	
l) 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
m) Re-issue of the card after the card's expiry date	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) Re-issue of the card after the card's expiry date	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>Chapter 4. Plastic cards in foreign currency</u></b>		
<b><u>A. VISA Classic Card</u></b>		
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*	
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	0 USD	
f) Minimum initial payment to the card account	none	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	With the exception of the client's appeal before and after one month of card expiration.
 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	
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

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
r) Investigating on the account and transactions	Up to 100\$ - 5 (five) USD (at the Central Bank rate);  From 100\$ (inclusive) – 1% from the transaction amount but not more than 10 (ten) USD (at the Central bank rate)	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
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)	

## 6 VISA Gold Card

a) When ordering via mobile app with pickup via delivery	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*	
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	0 USD  10 USD	If the order is made via Kapitalbank mobile app
h) Minimum initial deposit to the card account	N/a	The amount available for use will be calculated less the minimum balance.
i) Card account maintenance	1 USD a month Commission - free	When one of the conditions is met: * average monthly account balance > 500 USD * turnover for payment for goods and services > 100 USD per month
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	Up to 100 USD - 5 (five) USD (at the bank set rate) From 100 USD inclusive - 1% of the transaction amount, but not less than 10 (ten) USD at the bank set rate)	
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>7 <u>Visa Platinum Card</u></b>		
a) When ordering via mobile app with pickup via delivery	170 000 cym 15 USD* 15 EUR*	
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	30 USD	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
f) Minimum initial payment to the card account	none	Amount available for use will be calculated with the account of the minimum balance.
g) Servicing a card account	1 USD per month	When one of the conditions is met: * average monthly account balance > 500 USD * turnover for payment for goods and services > 100 USD 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)	170 000 cym 15 USD* 15 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	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  Change of the card holder name  Change of PIN code  Change of the expiry date of the card	170 000 UZS 15 USD* 15 EUR* 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	Up to 100\$ - 5 (five) USD (at the Central Bank rate);  From 100\$ (inclusive) – 1% from the transaction amount but not more than 10 (ten) USD (at the Central bank rate)	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
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)	





## 8 Visa Infinity card

a) Issue of the main card	500 000 UZS 50 USD* 50 EUR*	
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	200 USD	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
f) Minimum initial payment to the card account	none	Amount available for use will be calculated with the account of the minimum balance.
g) Servicing a card account	15 USD per month	Charged monthly in US dollars
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)	500 000 UZS 50 USD* 50 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	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	
For payments by cards of JSCB Kapitalbank on MSS 6051	1%	

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
l) Card re-issue in connection with:		
 Loss / damage of the card	500 000 UZS	
 Change of the card holder name	50 USD*	
 Change of PIN code	50 EUR*	
 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	Up to 100\$ - 5 (five) USD (at the Central Bank rate);  From 100\$ (inclusive) – 1% from the transaction amount but not more than 10 (ten) USD (at the Central bank rate)	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.
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	<u>0,5%</u> from the transaction amount (minimum 1 USD)	

#### F. 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	0 USD	
f) Minimum initial payment to the card account	none	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	

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
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
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  Change of the card holder name  Change of PIN code  Change of the expiry date of the card	25 000 UZS 2 USD* 2 EUR* No charge applied	
m) Investigating on the account and transactions	Up to 100\$ - 5 (five) USD (at the Central Bank rate);  From 100\$ (inclusive) – 1% from the transaction amount but not more than 10 (ten) USD (at the Central bank rate)	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.
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

#### **G. 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	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	



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
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	Up to 100\$ - 5 (five) USD (at the Central Bank rate);  From 100\$ (inclusive) – 1% from the transaction amount but not more than 10 (ten) USD (at the Central bank rate)	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.
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. Visa virtual card (USD)**

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	3 USD	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	5 USD	
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	Up to 100\$ - 5 (five) USD (at the Central Bank rate);  From 100\$ (inclusive) – 1% from the transaction amount but not more than 10 (ten) USD (at the Central bank rate)	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.

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 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. Mastercard virtual card**

6) 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	3 EUR	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	5 EUR	
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	100 000 UZS	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.
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)	

#### **J. Humo virtual card**

b) 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	

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
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.

#### **K. Mastercard Standard**

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 Mastercard Standard can be used as an additional card
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	10 Euro	
h) Minimum initial payment to the card account	none	
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	

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%	
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	100 000 UZS	
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	
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.

### I. Mastercard Gold

a) When ordering via mobile app with pickup via delivery	55 000 UZS 5 USD* 5 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: <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	20 Euro	Returned to the customer after the completion of all mutual settlements with the customer, but not earlier than 30 days after filing an application for closing the card account

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
h) Minimum initial payment to the card account	none	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	
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	100 000 UZS	
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.

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
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## **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	The card is issued with a minus balance (card issue and delivery fee)
b) When ordering through a mobile application with delivery by prior request	105 000 UZS	
a) Card validity period	5 years	
b) Reissue of the card due to the card expiration, within a month before or a month after the card expiration	Free of charge	
c) Reissue of the card due to the card expiration, within a month before or a month after the card expiration	10,000 UZS	
d) 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	
e) Minimum balance on the card account, which is not available for use on the card	N/a	
f) Minimum initial deposit to the card account (fully available for use after card activation)	50,000 UZS	
g) Card account maintenance	Commission - free	
h) Processing of cash receipt transactions: <ul style="list-style-type: none"> <li>- through the cash desks of JSC “Kapitalbank”</li> </ul>	Commission - free	
- through ATMs of JSCB “Kapitalbank”	0.7%	
i) Processing of transactions for receipt of cash in other banks	Other bank's rate	
j) 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%	
k) 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>	5 USD (at the rate of the Central Bank); 1% of the transaction amount, but not less than 10 USD (at the rate of the Central Bank)	
l) Fee for blocking a card with the "stolen or lost" sign	Commission - free	
m) Connection and maintenance of 3D Secure service (provided only if the client is connected to the SMS informing service)	Commission - free	
n) Money transfers to other cards issued by JSCB “Kapitalbank”	Commission - free	

## **B. Visa Gold Credit 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) Issue of the main card	Free of charge	An additional card can only be a card of the same type as the main one
b) Issue of an additional card	10,000 UZS	
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: <ul style="list-style-type: none"> <li>- through the cash desks of JSCB "Kapitalbank"</li> </ul>	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 <ul style="list-style-type: none"> <li>- up to 100 USD</li> <li>- from 100 USD (inclusive)</li> </ul>	5 USD (at the rate of the Central Bank); 1% of the transaction amount, but not less than 10 USD (at the rate of the Central Bank)	
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	
q) Money transfers to cards issued by other banks of the Republic of Uzbekistan	0,5% - equity, 5% - 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
<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"		up to USD 100 - 5 (five) US dollars (at the rate set by the bank);  from USD 100 (inclusive) - 1% of the transaction amount, but not less than 10 (ten) US dollars (at the rate set by the bank)
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>		
Modifiable parameter	In a modified product	
Minimum initial payment to the card account (fully available for use after the card activation)	n/a	
<b><u>Chapter 6. Servicing on the mobile application of the bank “Kapitalbank”</u></b>		
a) Transfer of funds from plastic cards in national currency to other cards in national currency (P2P):		
/// From UZCARD plastic card to UZCARD plastic card	0.6%	
/// From UZCARD plastic card to HUMO plastic card	0.6%	
/// From HUMO plastic card to UZCARD plastic card	0.6%	
/// From HUMO plastic card to HUMO plastic card	0.5%	
/// 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	0.6%	
/// 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	0.1%	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> Wire transfer of funds from VISA plastic cards of the JSCB Kapitalbank to a VISA international plastic card of another bank	1%, but not less than \$2	Transaction is carried out through the VISA Direct service
<b>///</b> Cashless transfer of funds from Mastercard cards of JSCB “Kapitalbank” to Mastercard international plastic cards of another bank	1%, but not less than €2	Transaction is carried out through the MoneySend service
b) Transfer of funds from a wallet/on-demand deposit account of an individual:		
<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	
c) Operations with accounts of fixed-term and savings deposits		
<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	
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	0.5% of the transaction amount	
e) Payment from a plastic card to the accounts of a legal entity according to the details (indicating the bank's MFO, acc. No., TIN, and payment details):		
<b>///</b> from an UZCARD plastic card of any bank	0,3% from the transaction amount (minimum 1000 UZS)	
<b>///</b> from a HUMO plastic card of any bank	0,5% from the transaction amount (minimum 1000 UZS)	
<b>///</b> from a VISA/Mastercard plastic card of the JSCB Kapitalbank	No fee 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
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	0.5%	
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	0.5%	
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) Collection of funds to the current account received on 23520 account via QR-online	1% of 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
<b>Chapter 7. Other services</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>With the exception of:</b> <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. For a one-time transfer of funds of 3,000,000 UZS and above previously deposited in cash to the customer's demand account;</li> <li>3. 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>4. When paying for medical services of the Republican Multidisciplinary Medical Center named after. U. Khalmuratov</li> <li>5. Payment of property tax, land tax</li> </ol>
b) Issuance of letters, certificates and permits on the customer's application for transactions accomplished on accounts and account status:	50 000 UZS	<b>Except for</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: <ol style="list-style-type: none"> <li>1. legal entity / individual entrepreneur who has concluded a contract with "Kapitalbank" JSCB for servicing Visa card holders</li> </ol>
■ letters for submission to companies issued on the letterhead of "Kapitalbank" JSCB  ■ 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		
c) Withdrawal of cash through the terminals installed at the cashier's desks of banks and minibanks of "Kapitalbank" JSCB from the plastic cards issued by other banks of the Republic of Uzbekistan	1% from the transaction amount	
d) Processing of transactions for various services through the self-service terminals of "Kapitalbank" JSCB	1% from the amount of payment accepted	Commission is charged from the total amount credited to the self-service terminal
e) Processing of transactions on accepting payments on repaying the loans through the self-service terminals of "Kapitalbank" JSCB	No charge applied	

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) Cash withdrawal in the national currency at ATMs installed by “Kapitalbank” JSCB from plastic cards of “Kapitalbank” JSCB / cards issued by other banks of the Republic of Uzbekistan		
/// Cash withdrawal from ATMs installed by “Kapitalbank” JSCB	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 Visa plastic cards issued by other banks at ATMs of “Kapitalbank” JSCB	1,5% from the amount of transaction (not more than 9200 UZS)	
/// 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% from the transaction amount	
h) Non-cash transfers of funds on behalf of an individual:		
/// Receiving and processing of transactions carried out through the bank’s cash department using cash and non-cash payment methods.	5,000 soums for each operation	<b>Except for:</b> 1. One-time transfer of funds in the amount of 3,000,000 UZS and above paid in by the customer in cash; 2. Transferring funds to the accounts of individuals/legal entities/non-corporate individual entrepreneurs opened in structural units of the JSCB Kapitalbank, including when repaying loans. 3. Transferring funds to the accounts of non-governmental non-profit organizations (VAQF.UZ, Nogiron-Bolalari Kamalak Uyi, Kind People and the like) (charity); 4. Paying for medical services of the Republican Multidisciplinary Medical Center named after U. Khalmuratov 5. Payment of property tax and land tax

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 accounts and deposits have an average aggregate daily balance of at least \$200,000 (calculated in the equivalent) during the month	free of charge;
b) For customers with no account balances according to clause 9a,	UZS 5,000,000 monthly

<sup>1</sup> HHO Uzbekiston Mehr-Shavqat VA, Mehrli insonlar, Ezgu amal, Ona, Saxovat Qoqon, Shelter for homeless and the like.