

**Tariffs of commission remuneration of “Kapitalbank” JSCB
for banking servicing of customers - individuals
Tariffs are effective since November 1, 2022.**

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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
Chapter 1. Demand deposit accounts of individuals		
<u>A. General Provisions</u>		
In these Tariffs, the Bank's commission is charged from the customer in the national currency of the Republic of Uzbekistan, unless otherwise specified.		
<u>B. Servicing demand deposit account of individuals</u>		
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	For national currency: 1. upon receiving cash in US dollars within the amount of the minimum balance of available funds at the end of the day, which are on all accounts and deposits of the client for more than 15 days; 2. when withdrawing deposits made in cash.
	0,7% from the transaction amount (minimum 1000 UZS)	when withdrawing cash in US dollars in an amount exceeding the minimum cash balance on all accounts and deposits of the client at the end of the day within the last 15 days.
/// 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

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
/// 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)	
/// 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	1. upon receiving cash in US dollars within the amount of the minimum balance of available funds at the end of the day, which are on all accounts and deposits of the client for more than 15 days; 2. when withdrawing deposits made in cash.
	0,7% from the transaction amount (minimum 1000 UZS)	when withdrawing cash in US dollars in an amount exceeding the minimum cash balance on all accounts and deposits of the client at the end of the day within the last 15 days.
2. In the national currency received on the customer's account in foreign currency	0,5% from the transaction amount (minimum 1000 UZS)	For foreign currency at the exchange rate of the Central Bank on the transaction date
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	No charge applied	1. upon receiving cash in US dollars within the amount of the minimum balance of available funds at the end of the day, which are on all accounts and deposits of

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
bank)		the client for more than 15 days; 2. when withdrawing deposits made in cash.
	0,7% from the transaction amount (minimum 1000 UZS)	when withdrawing cash in US dollars in an amount exceeding the minimum cash balance on all accounts and deposits of the client at the end of the day within the last 15 days.
/// In the foreign currency received on the customer's account from accounts opened in Smartbank/minibank, previously deposited in	No charge applied	1. upon receiving cash in US dollars within the amount of the minimum balance of available funds at the end of the day, which are on all accounts and deposits of the client for more than 15 days; 2. when withdrawing deposits made in cash.
	0,7% from the transaction amount (minimum 1000 UZS)	when withdrawing cash in US dollars in an amount exceeding the minimum cash balance on all accounts and deposits of the client at the end of the day within the last 15 days.
/// 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 “Foreign exchange transactions” 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 accounts of legal entities/unincorporated private entrepreneurs, opened in the structural divisions of JSCB "Kapitalbank"; 2. For a one-time transfer of funds of 3,000,000 UZS and above

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>previously deposited in cash to the customer's demand account; 3. When transferring funds received to the on-demand account as a result of sale/exchange/conversion of foreign currency into national currency; 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> <ol style="list-style-type: none"> 1. Transfers of funds deposited to the on-demand deposit account in cash; 2. Transfer of alimony received by bank transfer; 3. Repayment of overdraft loans, received from JSCB "Kapitalbank"; 4. Transfers of funds received as a refund, previously sent in national currency through international money transfers; systems 5. Transfers of funds received to the on-demand account as a result of sale/exchange/conversion of foreign currency into national currency; 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>Except for:</p> <ol style="list-style-type: none"> 1. transfers to the accounts of the client, opened in the branches of JSCB "Kapitalbank"; 2. transfers of funds received as a refund, previously sent in national currency through international money transfer systems; 3. transfers of funds deposited to 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

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
<u>C. Bank transfers in the foreign currency</u>		
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, GBP, RUB, JPY</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><u>Except for:</u></p> <ul style="list-style-type: none"> - 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 100,000 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 100,000 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) Guaranteed payment (the entire transfer amount is remitted to the beneficiary's account)	0.5% of the amount of transaction (not less than 100,000 UZS, not more than 20 reference calculation values) + commission of a foreign bank (OUR / OUR)	<p>For USD currency</p> <p>Commission is paid at the rate of the Central Bank of the Republic of Uzbekistan on the transaction date</p>
e) 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	<p>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.</p>

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)

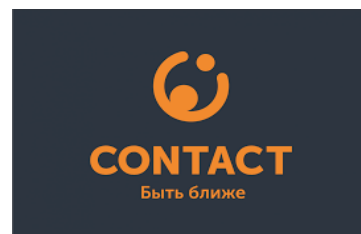
a)	Sending money via “Western Union system” to CIS countries ¹	“Srochniy” (Urgent) tariff	
		<i>Amount of transfer</i>	<i>Tariff</i>
		0,01 – 200,00	\$ 3,00
		200,01 – 2000,00	1,7% from the amount of transfer
		2000,01 – 3000,00	1,3% from the amount of transfer
		3000,01 and more	1,0% from the amount of transfer
		“12 chasov” (12 hours) tariff	
		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 ²	<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

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

² 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	1. upon receiving cash in US dollars within the amount of the minimum balance of available funds at the end of the day, which are on all accounts and deposits of the client for more than 15 days; 2. when withdrawing deposits made in cash.
	0,7% from the transaction amount (minimum 1000 UZS)	when withdrawing cash in US dollars in an amount exceeding the minimum cash balance on all accounts and deposits of the client at the end of the day within the last 15 days.

Money transfer “CONTACT”



(in USD)

a)	Sending money via “CONTACT” system to the CIS countries ³	1 % from the transfer amount	
	Sending money via “CONTACT” system to OTHER COUNTRIES ⁴	3 % from the transfer amount	
b)	Cash withdrawal received by «Contact» system	No charge applied	1. upon receiving cash in US dollars within the amount of the minimum balance of available funds at the end of the day, which are on all accounts and deposits of the client for more than 15 days; 2. when withdrawing deposits made in cash.
		0,7% from the transaction amount (minimum 1000 UZS)	when withdrawing cash in US dollars in an amount exceeding the minimum cash balance on all

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

⁴ 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
		accounts and deposits of the client at the end of the day within the last 15 days.

Money transfer MONEYGRAM


(B USD CHIA)

a)	Sending money via “ MONEYGRAM ” to the far-abroad ⁵	<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 ⁶ and Israel	<i>Amount of transfer</i>	<i>Tariff</i>
		0,00 – 100,00	2,00
		100,01 – 200,00	4,00
		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 “ MONEYGRAM ” 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 “ MONEYGRAM ” system	No charge applied	1. upon receiving cash in US dollars within the amount of the minimum balance of available funds at the end of the day, which are on all accounts and deposits of the client for more than 15 days; 2. when withdrawing deposits made in cash.
		0,7% from the transaction amount (minimum 1000	when withdrawing cash in US dollars in an amount exceeding

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

⁶ 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
	UZS)	the minimum cash balance on all accounts and deposits of the client at the end of the day within the last 15 days.

Money transfer “UNISTREAM”


(in USD)

a) Sending money via “UNISTREAM” 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 “UNISTREAM” 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 “UNISTREAM” system	No charge applied	1. upon receiving cash in US dollars within the amount of the minimum balance of available funds at the end of the day, which are on all accounts and deposits of the client for more than 15 days; 2. when withdrawing deposits made in cash.
	0,7% from the transaction amount (minimum 1000 UZS)	when withdrawing cash in US dollars in an amount exceeding the minimum cash balance on all accounts and deposits of the client at the end of the day within the last 15 days.

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	Except for 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:

№	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
/// 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
/// 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
<u>Chapter 2. Plastic cards issued by UZCARD EMV system in the national currency</u>			
<u>A. Plastic cards UZCARD EMV within the framework of the salary projects of legal entities</u>			
a)	Issue of the main card	No charge applied	
b)	Issue of the additional card	30 00 UZS	
c)	Re-issue of the main or additional card in case of loss or damage	30 000 UZS	Except for 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;	With the exception of: <ol style="list-style-type: none"> Transfers of funds to accounts of individuals/legal entities/unincorporated private entrepreneurs, opened in structural divisions of JSCB "Kapitalbank"; When transferring to the accounts of non-governmental non-profit organizations (VAQF.UZ, Nogiron-Bolalari Kamalak Uyi, Kind people and the like) (charity) When paying for medical services of the Republican

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
		Multidisciplinary Medical Center named after. U. Khalmuratov 4. Payment of property tax, land tax
<u>B. Standard cards UZCARD EMV.</u>		
a) Issue of the main or additional card	30 000 UZS	Except for: 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	30 000 UZS	Except for 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) Re-issue of the card after the card's expiry date	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;	With the exception of: 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 4. Payment of property tax, 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
C. <u>Plastic cards UZCARD EMV of unemployed pensioners</u>			
a)	Issue of the main card	No charge applied	Except for cases of failure of the cards for reasons not attributable to the customer
b)	Issue of the additional card	20 000 UZS	
	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		
b)	Processing of transactions on cash withdrawal in the cash desk "Kapitalbank" JSCB	No charge applied	
c)	Processing of transactions on payment for goods and services in the terminal network of "Kapitalbank" JSCB	No charge applied	
d)	Processing of transactions on payment for goods and services in the terminal network of other banks	At the rates of the servicing bank	
e)	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	
f)	Non-cash remittance of funds from the card account by the order of the card holder	No charge applied	
g)	Re-issue of the card after the card's expiry date	No charge applied	
	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;	With the exception of: <ol style="list-style-type: none"> 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 4. Payment of property tax, land tax
h)			





D.

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
E. Plastic cards KIDS UZCARD EMV		
a) Issue of the main card	No charge applied	Except for 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	20 000 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	
g) Non-cash remittance of funds from the card account by the order of the card holder	No charge applied	
k) Re-issue of the card after the card's expiry date	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;	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)

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
<u>Chapter 3. Plastic cards issued according to HUMO system in the national currency</u>		
<u>A. Plastic cards HUMO within the framework of the salary projects of legal entities</u>		
a) Issue of the main card	No charge applied	
b) Issue of the additional card	10 000 UZS	
c) Re-issue of the main or additional card in case of loss or damage	10 000 UZS	Except for 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		
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) Re-issue of the card after the card's expiry date	No charge applied	
n) 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;	With the exception of: <ol style="list-style-type: none"> 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 4. Payment of property tax, 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
<u>B. Standard cards Humo</u>		
a) Issue of the main or additional card	10 000 UZS	Except for: 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	10 000 UZS	Except for 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) Re-issue of the card after the card's expiry date	No charge applied	
l) Non-cash remittance of funds of one card of the individual to another card of individual	0,5% from the transaction	
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;	With the exception of: 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 4. Payment of property tax, 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
<u>C. Plastic cards KIDS HUMO</u>		
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	10 000 UZS	Except for 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) Re-issue of the card after the card's expiry date	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;	With the exception of: 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)





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
<u>Chapter 4. Plastic cards in foreign currency</u>		
<u>A. VISA Classic Card</u>		
a) Issue of the main card	25 000 UZS 2 USD* 2 EUR*	Except for: 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	3 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	0,7% 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:		With the exception of the client's appeal before and after one month of card expiration.
 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	
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)	

B. VISA Gold Card

a) Issue of the main card	55 000 UZS 5 USD* 5 EUR*	a) when making a term deposit of over 5 million UZS (equivalent) in the bank's offices b) when replacing any Visa cards of other banks during validity period of the corresponding promotion c) If the order is made via Kapitalbank mobile app
	Free of charge	
b) Issue on an additional card	55 000 UZS 5 USD* 5 EUR*	
c) Card validity period	3 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	
i) Card account maintenance	1 USD a month	The amount available for use will be calculated less the minimum balance.





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
	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"	0,7% from the transaction amount	
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
C. Visa Platinum Card		
a) Issue of the main card	170 000 UZS 15 USD* 15 EUR*	
b) Issue of the additional card	Service is not available	
c) Expiry date of the card	3 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 50 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 If the order is made via Kapitalbank mobile app
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»	0,7% 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	170 000 UZS	
 Change of the card holder name	15 USD*	
 Change of PIN code	15 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

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)	

D. 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	2 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	0,7% 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  Change of the card holder name  Change of PIN code  Change of the expiry date of the card	500 000 UZS 50 USD* 50 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
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	3 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	0,7% 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	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	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	3 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"> • Loss • Damage • Change of the cardholder name • Change of PIN code 	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 1,00 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) Issue of the main card	50 000 UZS 4 USD 4 EUR	
b) Issue of the additional card	50 000 UZS 4 USD 4 EUR	Only Mastercard Gold can be used as an additional card
c) Expiry date of the card	3 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: • Loss • Damage • Change of the cardholder name • Change of PIN code	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.

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) 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	3 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"> • Loss • Damage • Changing the cardholder's name • Changing the PIN code 	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	
	105 000 UZS	If the order is made via Kapitalbank mobile app
i) Card account maintenance	Commission - free	
j) Processing of cash receipt transactions: <ul style="list-style-type: none"> - through the cash desks of JSCB "Kapitalbank" 	Commission - free	
- through ATMs of JSCB "Kapitalbank"		
k) Processing of transactions for receipt of cash in other banks	0.7%	
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		
m) Maintaining a bank card account in terms of investigation of the account and operations <ul style="list-style-type: none"> - up to 100 USD - from 100 USD (inclusive) 	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"	Commission - free	
q) Money transfers to cards issued by other banks of the Republic of Uzbekistan	0.5%	

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>Visa Gold Credit Card</u>		
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	3 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"> • Loss • Damage • Changing the cardholder's name • Changing the PIN code 	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"> - 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 <ul style="list-style-type: none"> - up to 100 USD - from 100 USD (inclusive) 	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	

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	
C. <u>Visa Virtual UZS</u>		
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	3 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"> • Loss • Damage • Changing the cardholder's name • Changing the PIN code 	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
Section 2. Modified products		
<u>A. Visa Gold Debit Salary product</u>		
Modifiable parameter	In a modified product	
Minimum initial payment to the card account (fully available for use after the card activation)	n/a	
<u>Chapter 6. Servicing on the mobile application of the bank “Kapitalbank”</u>		
a) processing of transactions made through E-POS terminal of the bank on the P2P *) system	Commission is charged according to the public offer	For all types of cards of individuals “Kapitalbank” JSCB from plastic cards Uzcard of other banks
aa) non-cash transfer of funds from VISA plastic cards of JSCB “Kapitalbank” to the international VISA plastic card of another bank	1% but minimum 2 USD	
ab) reissue of UZCARD plastic card via mobile application	30 000 UZS	For all types of cards of individuals in the national currency and by International VISA cards
ac) reissue of HUMO plastic card through a mobile payment application	10 000 UZS	By cards of "Kapitalbank" JSCB (for all types of cards of individuals in the national currency)
ad) Delivery of plastic cards ordered through a mobile application	10 000 UZS	Plastic cards are delivered after paying the commission at the time of registration of the application for ordering cards.
b) processing of transactions made through E-POS bank terminal on the repayment of loans extended by “Kapitalbank” JSCB *)	No charge applied	For all types of cards of individuals in the national currency and by international VISA cards
c) processing of transactions made through the E-POS terminal of the bank on writing-off the funds from the cards for foreign exchange purchase and / or writing-off funds for foreign exchange conversion	No charge applied	By cards of “Kapitalbank” JSCB (for all types of cards of individuals in the national currency)
d) Processing of transactions made through E-POS terminal of the bank on writing-off the funds on other payments of “Kapitalbank” JSCB	Commission is charged according to the public offer	For all types of cards of individuals in the national currency and by international VISA cards
e) Remittance of funds from the soum plastic card of any bank to the soum plastic card of “Kapitalbank” JSCB	Commission is charged according to the public offer	For all types of cards of individuals in the national currency
f) Remittance of funds from the soum plastic card HUMO of any bank to the soum plastic card of other banks	No charge applied	For all types of cards HUMO of individuals in the national currency
g) Remittance of funds from the soum plastic card UZCARD EMV of any bank to the soum plastic card UZCARD EMV of other banks	0,5%	For all types of cards UZCARD EMV of individuals in the national currency
h) Processing of transactions on accepting payments for various services of suppliers	According to the contracts made with suppliers	For all types of cards
i) Remittance of funds from the wallet/deposit to the wallet/deposit	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
j) Remittance of the funds from the wallet/deposit to the plastic card of “Kapitalbank” JSCB	No charge applied	For all types of cards
k) Remittance of the funds from the wallet/deposit to the account of the legal person by its details (indicating the MFA of the bank, current account, TIN and payment details) ❖ To replenish the UZNEX wallet for non-residents	0,1% (minimum 1000 UZS) 0.02% of the transaction amount (not less than 10 USD, but not more than 100 USD) for each transaction.	This service is provided only for customers of JSCB "Kapitalbank"
l) Remittance of funds from a plastic card to the account of a legal entity with the bank details (indicating the MFO of the bank, a current account, TIN and payment details) ❖ To replenish the UZNEX wallet for non-residents	0.02% of the transaction amount (not less than 10 USD, but not more than 100 USD) for each transaction.	This service is provided only for customers of JSCB "Kapitalbank"
III from a UZCARD plastic card of any bank by identified customers of “Kapitalbank” JSCB to the account of a legal entity with the bank details indicating the MFO of the bank, a current account, TIN and payment details)	0,3% from the transaction amount (minimum 1000 UZS)	
III from UZCARD and / or HUMO plastic card of any bank for unidentified customers to the account of the legal entity with the bank details (indicating the MFO of the bank, a current account, TIN and payment details)	0,5% from the transaction amount (minimum 1000 UZS)	
m) Remittance of funds from the plastic card of “Kapitalbank” JSCB to the wallet/demand deposit	0,3% from the transaction amount (minimum 1000 UZS)	For all types of cards, except for Humo cards
n) Remittance of funds from the plastic card of any bank to the term demand deposit	0,3%	For all types of cards, except for Humo cards
o) Remittance of funds from VISA card of “Kapitalbank” JSCB to the demand deposit of a user	No charge applied	For all types of cards
p) Foreign exchange transactions from the soum plastic card of any bank to the plastic card of “Kapitalbank” JSCB	No charge applied	For all types of cards
q) Foreign exchange transactions from the plastic card VISA of “Kapitalbank” JSCB to the soum plastic card of “Kapitalbank” JSCB / to the wallet of the user.	No charge applied	For all types of cards
r) Repaying the loan extended by “Kapitalbank” JSCB from the plastic card of any bank or wallet	No charge applied	For all types of cards
s) Repaying the loan extended by other banks from the plastic card of any bank	1%	
t) Subscription fee for “Monitoring of	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
payments” service to view the history of transactions by plastic cards of the user		
u) Subscription fee for the service “Penalties of the Public Road Traffic Service” for receiving notifications	No charge applied	
v) Processing of the transactions on transferring the funds from Uzcard plastic card of other banks to the plastic cards Humo of other banks	0,5% from the transaction amount	
w) Processing of transactions on the remittance of funds from the accounts and wallets of individuals to the plastic cards Humo of other banks	0,5% from the transaction amount	
x) Remittance of funds from HUMO plastic card of any bank to identified customers of “Kapitalbank” JSCB to the account of a legal entity with the bank details (indicating the MFO of the bank, a current account, TIN and payment details)	0,1% from the transaction amount (minimum 1000 UZS)	
y) Bank commission for cross-conversion between the accounts opened with “Kapitalbank” JSCB	1% from the transaction amount	
z) Opening cards Uzcard EMV through mobile application	30 000 UZS	
aa) Collection of funds to the current account received to account 23520 through QR-online	1% from the transaction amount	
bb) Non-cash transfer of funds between international Visa plastic cards of one client	No charge applied	Operations are carried out within the network of the JSCB Kapitalbank battery only for individuals
cc) Cashless transfer of funds from one owner to another owner of an international Visa plastic card	0,5 % but minimum 1 USD	Operations are carried out within the network of the JSCB Kapitalbank battery only for individuals

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
bb) Non-cash of funds between international plastic cards Visa of one customer	No charge applied	Transactions are made inside the network of “Kapitalbank” JSCB only for individuals
cc) Non-cash remittance of funds from one holder to another holder of the international plastic card Visa	0,5% (minimum 1 USD)	Transactions are made inside the network of “Kapitalbank” JSCB only for individuals
dd) non-cash money transfer from the VISA plastic cards of "Kapitalbank" JSCB to the international plastic card VISA of other bank	1%, but minimum 1 USD	
ee) re-issue of UZCARD plastic card through a mobile application	30000 UZS	
ff) e-issue of HUMO plastic card through a mobile application of the payment	10000 UZS	

Chapter 7. Other services

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;	<u>With the exception of:</u> <ol style="list-style-type: none"> 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:		<u>Except for</u> 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"> 1. legal entity / individual entrepreneur who has concluded a contract with “Kapitalbank” JSCB for servicing Visa card holders
 letters for submission to companies issued on the letterhead of “Kapitalbank” JSCB	50 000 UZS	
 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	

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) 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	
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	Except for: 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:		
/// Without opening a bank account (in cash) to accounts of individuals / legal entities / individual entrepreneurs without establishing a legal person / budget recipients (Treasury)	0.5% of transaction amount (at least UZS 5,000, but not more than UZS 100,000) for each transaction; Zero Commission	Including utility bills: - electricity; - gas; - cold water; - hot water; - heating; - recycling (removal of household waste)

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
Commission is not charged	<ol style="list-style-type: none"> 1. For a one-time transfer of funds of 3,000,000 UZS and above previously deposited in cash to the customer's demand account; 2. When transferring funds to the accounts of individuals / legal entities / individual entrepreneurs without without establishing a legal person, opened in the structural divisions of JSCB "Kapitalbank"; 3. When transferring to the accounts of non-governmental non-profit organizations (VAQF.UZ, Nogiron-Bolalari, Kamalak Uyi, Kind people and the like) (charity) 1 4. When paying for medical services of the Republican Multidisciplinary Medical Center named after. U. Khalmuratov 5. Payment of property tax, land tax 	

Chapter 8. Servicing plastic cards VISA of other banks

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

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