

Tariffs of commission remuneration of “Kapitalbank” JSCB
For banking servicing of customers - individuals
Tariffs are effective since October 23, 2025

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Service name	Commission Fee Rate	Note
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Chapter 1. Demand deposit accounts of individuals

A. General Provisions

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

B. Servicing demand deposit account of individuals

a) Opening / closing an account:

/// 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 the Single branch	No charge applied
/// In foreign currency, received to the client's account in non-cash form via SWIFT transfer	0,5% of withdrawal amount (minimum 1000 UZS)
/// In the national currency received to the customer's account in non-cash form	0.75% of the transaction amount

0.2% of the transaction amount

For funds received to the customer's demand account from the accounts of individuals / legal entities from the sale of vehicles (against the documents provided) under the loan program of JSCB "Kapitalbank" for the secondary market

/// In the national currency received on the customer's account from loan accounts opened with "Kapitalbank" JSCB	At least 0.75% of a transaction amount (at least 1,000 UZS)
/// Received to the client's account on the basis of an enforcement order by the law enforcement agency	0,5% from the transaction amount (minimum 1000 UZS)
/// Received to the customer's account in the form of a pledge as a result of the court decision execution	0,5% from the transaction amount (minimum 1000 UZS)
/// The assets formulated for the purchase, taken as a pledge (balance) by "Kapitalbank" JSCB due to the loan non-repayment	No charge applied
/// Made in cash to deposits placed with the Single branch	No charge applied
/// Sponsorship payments	0,1% from the transaction (minimum 1000 UZS)

Service name	Commission Fee Rate	Note
/// Salaries and equivalent payments	No charge applied	
	No charge applied	
/// Interest on the deposit and the principal of the deposit, if the deposit is made in cash		
/// 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 “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

Service name	Commission Fee Rate	Note
		of 3,000,000 UZS and above 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)
/// In national currency to private customers' card accounts opened in structural divisions of JSCB "Kapitalbank"	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 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;
	10,000 UZS for each transaction	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
/// In national currency to the accounts of individuals opened with the Single branch or other banks	0.5% of the transaction amount (not less than 1,000 UZS)	Except for: 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

Service name	Commission Fee Rate	Note
C. <u>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)	For currencies: USD, EUR, GBP, RUB, JPY Commission is paid in the national currency at the rate of the Central Bank of the Republic of Uzbekistan on the transaction date. Except for: - 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	The commission fee is paid at the exchange rate of the Central Bank of the Republic of Uzbekistan as of the transaction date Upon return of the transfer from the beneficiary bank/ correspondent bank, the Client shall be refunded with the commission fees of Kapitalbank JSCB, except for: - the actual expenses incurred by the Bank for the commission fees of correspondent banks and/or the beneficiary bank; - the cases indicated in the Note.	The Bank’s commission fee is non-refundable: 1) in case of provision of inaccurate, incomplete or unreliable details by the client; non-compliance of the recipient’s data with the requirements of the beneficiary bank and/or the correspondent bank or the regulator of the payment destination country; late submission of additional documents or information at the request of the Bank, beneficiary bank and/or correspondent bank; 2) at the initiative of the beneficiary bank and/or the correspondent bank, including (but not limited to) due to: internal policies and procedures; restrictions related to compliance with requirements (AML/CFT) and/or sanctions policy; regulatory requirements; 3) for any circumstances beyond the control of the
c) To the accounts opened outside the Republic of Uzbekistan for foreign currency	Bank.0.5% of the transaction amount (not less than 700,000 UZS and not more than 1,000,000 UZS)	The commission fee is paid at the exchange rate of the Central Bank of the Republic of Uzbekistan as of the transaction date
d) To the accounts opened outside the Republic of Uzbekistan for RUB currency	Bank.0.5% of the transaction amount (not less than 700,000 UZS and not more than 1,000,000 UZS)	The commission fee is paid at the exchange rate of the Central Bank of the Republic of Uzbekistan as of the transaction date
e) Guaranteed payment (the entire transfer amount is credited to the beneficiary’s account)	0.5% of the transaction amount (not less than 700,000 soums, but not more than 1,000,000 soums) + foreign bank commission fee (OUR/OUR)	For the USD currency, the Commission fee shall be paid in the national currency at the exchange rate of the Central Bank of the Republic of Uzbekistan as of the date of the transaction
f) 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	

Service name	Commission Fee Rate	Note
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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)

“Urgent” tariff		
a) Sending money via “Western Union system” to CIS countries ¹	<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
b) Sending money via “Western Union system to FAR ABROAD COUNTRIES ³	<i>Amount of transfer</i>	<i>Tariff</i>
	0,01 – 50,00	\$ 13,00
	50,01 – 100,00	\$ 15,00
	100,01 – 200,00	\$ 22,00
	200,01 – 300,00	\$ 29,00
	300,01 – 400,00	\$ 34,00
	400,01 – 500,00	\$ 40,00
	500,01 – 750,00	\$ 45,00
	750,01 – 1000,00	\$ 51,00
	1000,01 – 1500,00	\$ 76,00
	1500,01 – 1750,00	\$ 81,00
	1750,01 – 2000,00	\$ 91,00
	2000,01 – 2500,00	\$ 111,00
	2500,01 – 3000,00	\$ 121,00
c) Sending money via “Western Union system to EUROPE ²	<i>Amount of transfer</i>	<i>Tariff</i>
	0,01 – 300,00	\$ 5,00
	300,01 and more	1,5% from the amount of transfer
d) Sending money via “Western Union system to CHINA	<i>Amount of transfer</i>	<i>Tariff</i>
	0,01 – 2500,00	2% from the amount of transfer
	2500,01 and more	\$ 50,00
e) Sending money via “Western Union system to UAE	<i>Amount of transfer</i>	<i>Tariff</i>
	0,01 – 100,00	\$ 10,00
	100,01 – 300,00	\$ 18,00
	300,01 – 500,00	\$ 20,00
	500,01 – 800,00	\$ 25,00
	800,01 – 1000,00	\$ 30,00
	1000,01 – 1500,00	\$ 35,00
	1500,01 – 2000,00	\$ 40,00
	2000,01 – 3000,00	\$ 45,00
f) Sending money via “Western Union to Japan, Malaysia, the State of Israel, Republic of Korea	<i>Amount of transfer</i>	<i>Tariff</i>
	0,01 – 100,00	\$ 15,00
	100,01 – 300,00	\$ 20,00
	300,01 – 500,00	\$ 25,00

¹ The CIS countries within the scope of this Tariff include: Azerbaijan, Kyrgyzstan, Tajikistan, Turkmenistan, Kazakhstan.

²European countries within the scope of this Tariff include: Austria, Albania, Andorra, Belgium, Bulgaria, Bosnia and Herzegovina, Hungary, United Kingdom, Germany, Greece, Denmark, Ireland, Iceland, Spain, Italy, Cyprus, Northern Cyprus, Kosovo, Latvia, Lithuania, Liechtenstein, Luxembourg, Macedonia, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Romania, Serbia, Slovakia, Slovenia, Finland, France, Montenegro, Czech Republic, Croatia, Switzerland, Sweden, Estonia.

³Non-CIS countries within the scope of this Tariff include all non-CIS countries, except for the listed CIS countries, Europe, Georgia, Ukraine, People's Republic of China, Turkey, United Arab Emirates, Japan, Republic of Korea, Malaysia, State of Israel, United States of America and Canada.

For amounts over 3,000.00 US dollars to be sent to non-CIS countries, 20.00 US dollars will be added to the Transfer Fee in each subsequent interval of 500.00 US dollars.

Service name		Commission Fee Rate	Note
		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 and more	\$ 60,00
g)	Sending money via “Western Union” system to Turkey	<i>Amount of transfer</i>	<i>Tariff</i>
		200,01 and more	0,7% from the amount of transfer
h)	Sending money via “Western Union” system to Georgia	<i>Amount of transfer</i>	<i>Tariff</i>
		0,01 and more	1,0% from the amount of transfer
i)	Sending money via “Western Union” system to Ukraine	<i>Amount of transfer</i>	<i>Tariff</i>
		0,01 and more	0,9 % from the amount of transfer
j)	Sending money via “Western Union” system to the United States of America and Canada	<i>Amount of transfer</i>	<i>Tariff</i>
		0,01 – 400,00	\$ 6,00
		400,01 and more	1,5% from the amount of transfer
k)	Withdrawal of cash received via “Western Union” system	No charge applied	

Money transfer MONEYGRAM



(B USD CHIA)

a)	Sending money via “MONEYGRAM” to the far-abroad	<i>Amount of transfer</i>	<i>Tariff</i>
		0,00 – 50,00	11,00\$
		50,00 – 100,00	15,00\$
		100,00 – 200,00	21,00\$
		200,00 – 300,00	28,00\$
		300,01 – 400,00	33,00\$
		400,00 – 1 000,00	41,00\$
		1 000,00 – 1 200,00	51,00\$
		1 200,01 – 1 500,00	76,00\$
		1 500,00 – 1 750,00	81,00\$
		1 750,00 – 2 000,00	91,00\$
		2 000,00 – 10 000,00	101,00\$
b)	Sending money via the “MoneyGram” system to Armenia, Moldova, Ukraine	<i>Amount of transfer</i>	<i>Tariff</i>
		0,00 – 200,00	4,00\$
		200,00 – 400,00	6,00\$
		400,00 – 600,00	9,00\$
		600,00 – 800,00	10,00\$
		800,00 – 1 000,00	15,00\$
		1 000,00 – 2 000,00	25,00\$
		2 000,00 – 4 000,00	36,00\$
		4 000,00 – 5 000,00	51,00\$
		5 000,00 – 10 000,00	61,00\$
c)	Sending money via the “MoneyGram” system to China, India, the United Arab Emirates	<i>Amount of transfer</i>	<i>Tariff</i>
		0,00 – 100,00	6,00\$
		100,00 – 300,00	10,00\$
		300,00 – 600,00	19,00\$
		600,00 – 1 000,00	30,00\$
		1 000,00 – 1 500,00	35,00\$
		1 500,00 – 2 000,00	40,00\$
		2 000,00 – 3 000,00	50,00\$
		3 000,00 – 10 000,00	60,00\$
d)	Sending money via the “MoneyGram” system to South Korea, Turkey	<i>Amount of transfer</i>	<i>Tariff</i>
		0,00 – 600,00	4,00\$
		600,00 – 1 500,00	6,00\$

Service name	Commission Fee Rate	Note
	1 500,00 – 3 000,00	11,00\$
	3 000,00 – 10 000,00	16,00\$
e) Sending money via the “ MoneyGram ” system to USA, Canada	<i>Amount of transfer</i> 0,00 – 150,00 150,01 – 10 000,00	<i>Tariff</i> 2,00\$ 1,5%
f) Sending money via the “ MoneyGram ” system to Belarus	<i>Amount of transfer</i> 0,00 – 200,00 200,00 – 400,00 400,00 – 600,00 600,00 – 800,00 800,00 – 1 000,00 1 000,00 – 2 000,00 2 000,00 – 3 000,00 3 000,00 – 4 000,00 4 000,00 – 5 000,00 5 000,00 – 10 000,00	<i>Tariff</i> 4,00\$ 7,00\$ 10,00\$ 13,00\$ 16,00\$ 31,00\$ 37,00\$ 41,00\$ 51,00\$ 76,00\$
g) Sending money via the “ MoneyGram ” system to Georgia, Kazakhstan, Kyrgyzstan	<i>Amount of transfer</i> 0,00 – 300,00 300,01 – 10 000,00	<i>Tariff</i> 3,00\$ 1,2%
h) ¹ Sending money via the “ MoneyGram ” system to Europe	<i>Amount of transfer</i> 0,00 – 150,00 150,00 – 10 000,00	<i>Tariff</i> 2,00\$ 1,3%
i) Withdrawal of cash received via “ MoneyGram ” system	No charge applied	

¹European countries include the following: Albania, Austria, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Italy, Liechtenstein, Luxembourg, Macedonia (former Yugoslav Republic), Malta, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, United Kingdom, Latvia, Lithuania, Estonia.

Money transfer AsiaExpress

a) The transfers tariff in US Dollars and EUROS	Internal transfers via the AsiaExpress System – 1.5% , but not less than 1 USD/EURO of the transfer amount from the sender
b) The transfers tariff in Russian rubles and Uzbek soums	Internal transfers via the AsiaExpress System – 1%, but not less than 100 Rubles/Soums of the transfer amount from the sender
c) Transfer speed	A few seconds
d) Transfer sending option	Internal transfers via the AsiaExpress System
e) Restrictions	- Transfers may be made for purposes unrelated to business activities, investments, and securities transactions; - A sender shall not be: - a foreign public official or a close relative of a foreign public official; - an official or a close relative of an official of public international organizations; - must not hold (fill) a public office in the Russian Federation in accordance with the list of official position provided by the Bank of Russia; - Only individuals may be recipients of funds.

Money transfer VisaDirect

By transaction/daily	USD	EUR	UZS
Sending	7 500	7 000	100 mln.
Receipt – resident	25 500	20 000	300 mln.
Receipt – non-resident	10 000	8 000	120 mln.
Commission	Min. amount – 2 USD	Min. amount – 2 EUR	

Service name	Commission Fee Rate		Note
	Commission – 1% (but min.2 USD)	Commission – 1% (but min.2 EUR)	
Monthly	USD	EUR	UZS
Sending	99 999	70 000	1,2 mlrd.
Receipt – resident	99 999	70 000	1,2 mlrd.
Receipt – non-resident	10 000	8 000	120 mln.
Commission	Min. amount – 2 USD Commission – 1% (but min.2 USD)	Min. amount – 2 EUR Commission – 1% (but min.2 EUR)	

Money transfer MoneySend

By transaction/daily	USD	EUR	UZS
Sending	7 500	7 000	100 mln.
Receipt – resident	25 500	20 000	300 mln.
Receipt – non-resident	10 000	8 000	120 mln.
Commission	Min. amount – 2 USD Commission – 1% (but min.2 USD)	Min. amount – 2 EUR Commission – 1% (but min.2 EUR)	
Monthly	USD	EUR	UZS
Sending	99 999	70 000	1,2 mlrd.
Receipt – resident	99 999	70 000	1,2 mlrd.
Receipt – non-resident	10 000	8 000	120 mln.
Commission	Min. amount – 2 USD Commission – 1% (but min.2 USD)	Min. amount – 2 EUR Commission – 1% (but min.2 EUR)	0

E. Foreign exchange transactions

- Foreign exchange transactions: No charge applied
- /// one foreign currency into another foreign currency

Foreign exchange transactions are implemented by bank transfer (from account to account) at the exchange rate of the exchange office on the transaction

F. Safe-deposit boxes

- /// Security deposit for a safety deposit box 300 USD

For clients – nonresidents of Republic of Uzbekistan

- /// Discounts in case of full payment for a safe deposit box
- 15%

For full payment for renting a safe deposit box for a period of **1 year**.

20%

For full payment for renting a safe deposit box for a period of **2 years**.

30%

For full payment for renting a safe deposit box for a period of **3 years**

Fee for the use of safe deposit boxes:

№	Safe deposit box size	Payment per day (souv)	Payment per month (souv)
1	74x300x600mm	3 000 soums	85 000 soums

Service name		Commission Fee Rate	Note
2	126x300x600mm	3 500 soums	100 000 soums
3	256x300x600mm	4 500 soums	125 000 soums
4	525x300x600mm	9 000 soums	250 000 soums
5	200x620x600mm	10 000 soums	275 000 soums
6	650x620x600mm	11 000 soums	300 000 soums

G. Penalties

a) Penalty for non-fulfillment of obligations under the depository box agreement:

/// loss (damage) of the key (lock) to the safe deposit box by the client or damage to the safe deposit box caused by the client's fault 500 000 soums + repair costs

№	Safe deposit box dimensions	Charge for delayed clearance of the safe deposit box (soum/per day)
1	74x300x600mm	3 500 soums
2	126x300x600mm	5 000 soums
3	256x300x600mm	6 000 soums
4	525x300x600mm	10 000 soums
5	200x620x600mm	11 000 soums
6	650x620x600mm	12 000 soums

Service name	Commission Fee Rate	Note
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Chapter 2. Plastic cards issued by Uzcard system in the national currency

A. Uzcard Payroll Cards

1.	Issue of a card (at the Bank branch)	Free of charge
2.	Card reissuance upon expiration: one month before, during the month of expiration, and one month after:	Comission is no fee
	Initiated by a client (loss, theft, damage, etc.)	50,000 UZS VAT including
3.	Ordering a card through a mobile application and its delivery by courier (within the territory of Uzbekistan/in the Russian Federation)	<u>Tariffs for cards delivery</u>
4.	Bank card monthly processing	Free of charge
5.	Payment for goods and services	0%
6.	Cash withdrawal	
	at the bank's cash desk	0%
	through the bank's ATM	1%
7.	Mini-statement in the Bank's ATMs network and RBS	Free of charge
8.	Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including

B. Uzcard Mass Debit Cards

1.	Issue of a card (at the Bank branch)	50,000 UZS VAT including
1.2.	Issuance/reissue of additional UZCARD cards to the main account	50,000 UZS VAT including
2.	Card reissuance upon expiration: one month before, during the month of expiration, and one month after:	Comission is no fee
	Initiated by a client (loss, theft, damage, etc.)	50,000 UZS VAT including
3.	Ordering a card through a mobile application and its delivery by courier (within the territory of Uzbekistan/in the Russian Federation)	<u>Tariffs for cards delivery</u>
4.	Bank card monthly processing	Free of charge
5.	Payment for goods and services	0%
6.	Cash withdrawal	
6.1.	at the bank's cash desk	0%
6.2.	through the bank's ATM	1%
7.	Mini-statement in the Bank's ATMs network and RBS	Free of charge
8.	Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including

Service name	Commission Fee Rate	Note
C. Uzcard Pension Cards		
1. Issue of a card (at the Bank branch)	Free of charge	
2. Card reissuance upon expiration: one month before, during the month of expiration, and one month after:	Comission is no fee	
Initiated by a client (loss, theft, damage, etc.)	50,000 UZS VAT including	
3. Ordering a card through a mobile application and its delivery by courier (within the territory of Uzbekistan/in the Russian Federation)	<u>Tariffs for cards delivery</u>	
4. Bank card monthly processing	Free of charge	
5. Payment for goods and services	0%	
6. Cash withdrawal		
at the bank's cash desk	0%	
through the bank's ATM	0	
7. Mini-statement in the Bank's ATMs network and RBS	Free of charge	
8. Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including	

D. Uzcard Kids Cards

1. Issue of a card (at the Bank branch)	50,000 UZS VAT including	
2. Card reissuance upon expiration: one month before, during the month of expiration, and one month after:	Comission is no fee	
Initiated by a client (loss, theft, damage, etc.)	50,000 UZS VAT including	
3. Ordering a card through a mobile application and its delivery by courier (within the territory of Uzbekistan/in the Russian Federation)	<u>Tariffs for cards delivery</u>	
4. Bank card monthly processing	Free of charge	
5. Payment for goods and services	0%	
6. Cash withdrawal		
at the bank's cash desk	0%	
through the bank's ATM	1%	
7. Mini-statement in the Bank's ATMs network and RBS	Free of charge	
8. Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including	

Service name	Commission Fee Rate	Note
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Chapter 3. Plastic cards issued according to Humo system in the national currency

A. Humo Payroll Cards

1.	Issue of a card (at the Bank branch)	Free of charge
2.	Card reissuance upon expiration: one month before, during the month of expiration, and one month after:	Comission is no fee
	Initiated by a client (loss, theft, damage, etc.)	50,000 UZS VAT including
3.	Ordering a card through a mobile application and its delivery by courier (within the territory of Uzbekistan/in the Russian Federation)	<u>Tariffs for cards delivery</u>
4.	Bank card monthly processing	Free of charge
5.	Payment for goods and services	0%
6.	Cash withdrawal	
	at the bank's cash desk	0%
	through the bank's ATM	1%
7.	Mini-statement in the Bank's ATMs network and RBS	Free of charge
8.	Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including

B. Humo Mass Debit Cards

1.	Issue of a card (at the Bank branch)	50,000 UZS VAT including
1.2.	Issuance/reissue of additional HUMO cards to the main account	50,000 UZS VAT including
2.	Card reissuance upon expiration: one month before, during the month of expiration, and one month after:	Comission is no fee
2.1.	Initiated by a client (loss, theft, damage, etc.)	50,000 UZS VAT including
3.	Ordering a card through a mobile application and its delivery by courier (within the territory of Uzbekistan/in the Russian Federation)	<u>Tariffs for cards delivery</u>
4.	Bank card monthly processing	Free of charge
5.	Payment for goods and services	0%
6.	Cash withdrawal	
6.1.	at the bank's cash desk	0%
6.2.	through the bank's ATM	1%
7.	Mini-statement in the Bank's ATMs network and RBS	Free of charge
8.	Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including

Service name	Commission Fee Rate	Note
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C. Humo Kids Cards

1.	Issue of a card (at the Bank branch)	50,000 UZS VAT including
2.	Card reissuance upon expiration: one month before, during the month of expiration, and one month after:	Comission is no fee
	Initiated by a client (loss, theft, damage, etc.)	50,000 UZS VAT including
3.	Ordering a card through a mobile application and its delivery by courier (within the territory of Uzbekistan/in the Russian Federation)	<u>Tariffs for cards delivery</u>
4.	Bank card monthly processing	Free of charge
5.	Payment for goods and services	0%
6.	Cash withdrawal	
	at the bank's cash desk	0%
	through the bank's ATM	1%
7.	Mini-statement in the Bank's ATMs network and RBS	Free of charge
8.	Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including

Chapter 4. Plastic cards in foreign currency

A. Visa Gold (USD)

1.	Issue of a card (at the Bank branch)	Free of charge
2.	Issuance/reissue of additional Visa Gold cards to the main account	50,000 UZS VAT including
3.	Reissue of a card:	Comission is no fee
3.1.	Initiated by a client (loss, theft, damage, etc.)	50,000 UZS VAT including
4.	Ordering a card through a mobile application and its delivery by courier (within the territory of Uzbekistan/in the Russian Federation)	<u>Tariffs for cards delivery</u>
5.	The permanent balance amount	0 UZS
6.	Bank card monthly processing	Free of charge
7.	Payment for goods and services	0%
8.	Cash withdrawal	
8.1	at the bank's cash desk	0%
8.2	through the bank's ATM	-
8.3	at the cash desk and through ATM of a third-party bank of the Republic of Uzbekistan	1%
8.4	at the cash desk and through ATM of a foreign bank	2%
9.	Mini-statement in the Bank's ATMs network and RBS	Free of charge
10.	Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including

Service name	Commission Fee Rate	Note
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B. Visa Gold (UZS)

1.	Issue of a card (at the Bank branch)	Free of charge
2.	Issuance/reissue of additional Visa Gold cards to the main account	50,000 UZS VAT including
3.	Reissue of a card:	Comission is no fee
3.1.	Initiated by a client (loss, theft, damage, etc.)	50,000 UZS VAT including
4.	Ordering a card through a mobile application and its delivery by courier (within the territory of Uzbekistan/in the Russian Federation)	<u>Tariffs for cards delivery</u>
5.	The permanent balance amount	0 UZS
6.	Bank card monthly processing	Free of charge
7.	Payment for goods and services	0%
8.	Cash withdrawal	
8.1.	at the bank's cash desk	0%
8.2.	through the bank's ATM	0% (up to 10 million UZS / month), 0.7% (over 10 million UZS / month)
8.3.	at the cash desk and through ATM of a third-party bank of the Republic of Uzbekistan	1%
8.4.	at the cash desk and through ATM of a foreign bank	2%
9.	Mini-statement in the Bank's ATMs network and RBS	Free of charge
10.	Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including

C. Visa Gold Kids

1.	Issue of a card (at the Bank branch)	Free of charge
2.	Card reissuance upon expiration: one month before, during the month of expiration, and one month after:	Comission is no fee
	Initiated by a client (loss, theft, damage, etc.)	50,000 UZS VAT including
3.	Ordering a card through a mobile application and its delivery by courier (within the territory of Uzbekistan/in the Russian Federation)	<u>Tariffs for cards delivery</u>
4.	Bank card monthly processing	Free of charge
5.	Payment for goods and services	0%
6.	Cash withdrawal	
	at the bank's cash desk	0%
	through the bank's ATM	0% (up to 10 million UZS / month), 0.7% (over 10 million UZS / month)
	at the cash desk and through ATM of a third-party bank of the Republic of Uzbekistan	1%
	at the cash desk and through ATM of a foreign bank	2%
7.	Mini-statement in the Bank's ATMs network and RBS	Free of charge
8.	Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including

Service name	Commission Fee Rate	Note
D. Visa Platinum		
1. Issue of a card (at the Bank branch)	Bepul	
1.2. Issuance/reissue of additional Visa Platinum cards to the main account	100,000 UZS VAT including	
2. Reissue of a card:	Comission is no fee	
2.1. Initiated by a client (loss, theft, damage, etc.)	50,000 UZS VAT including	
2.2. The expiration date of the card for a month, in the same month and the next month	Comission is no fee	
3. Ordering a card through a mobile application and its delivery by courier (within the territory of Uzbekistan/in the Russian Federation)	<u>Tariffs for cards delivery</u>	
4. The permanent balance amount	50,000 UZS	
5. Bank card monthly processing	5,000 UZS VAT including	
6. The commission fee for processing (clause 5) is not charged if one of the following conditions is met:		
6.1. the average monthly balance on all accounts/deposits is more than (equivalent)	6,5 illion UZS	
6.2. monthly amount of payment for goods and/or services is more than (equivalent)	1,5 million UZS	
7. Payment for goods and services	0%	
8. Cash withdrawal		
8.1. at the bank's cash desk	0%	
8.2. through the bank's ATM	0% (up to 10 million UZS / month), 0.7% (over 10 million UZS / month)	
8.3. at the cash desk and through ATM of a third-party bank of the Republic of Uzbekistan	1%	
8.4. at the cash desk and through ATM of a foreign bank	2%	
9. Mini-statement in the Bank's ATMs network and RBS	Free of charge	
10. Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including	
E. Visa Infinite		
1. Issue of a card (at the Bank branch)	200,000 UZS VAT including	
1.2. Issuance/reissue of additional Visa Infinite cards to the main account	200,000 UZS VAT including	
2. Reissue of a card:	Comission is no fee	
2.1. Initiated by a client (loss, theft, damage, etc.)	200,000 UZS VAT including	
2.2. The expiration date of the card for a month, in the same month and the next month	Comission is no fee	
3. Ordering a card through a mobile application and its delivery by courier (within the territory of Uzbekistan/in the Russian Federation)	<u>Tariffs for cards delivery</u>	
4. The permanent balance amount	195,000 UZS	
5. Bank card monthly processing	65,000 UZS VAT including	
6. The commission fee for processing (clause 5) is not charged if one of the following conditions is met:		
6.1. the average monthly balance on all accounts/deposits is more than (equivalent)	50 million UZS	
6.2. monthly amount of payment for goods and/or services is more than (equivalent)	20 million UZS	
7. Payment for goods and services	0%	
8. Cash withdrawal		
8.1. at the bank's cash desk	0%	
8.2. through the bank's ATM	0% (up to 10 million UZS / month), 0.7% (over 10 million UZS / month)	
8.3. at the cash desk and through ATM of a third-party bank of the Republic of Uzbekistan	1%	
8.4. at the cash desk and through ATM of a foreign bank	2%	
9. Mini-statement in the Bank's ATMs network and RBS	Free of charge	
10. Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including	

Service name		Commission Fee Rate	Note
F. Visa virtual (national currency)			
1.	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	
2.	Expiry date of the card	1 month and/or 1 year	
3.	Minimum balance on the card account, which is not available for use with a card for a period of 1 month	Not available	If the card currency differs from the transaction currency, an amount of 1% of the transaction amount will be temporarily blocked.
	Minimum balance on the card account, which is not available for use with a card for a period of 1 year		
4.	Minimum initial payment to the card account	Not available	Amount available for use will be calculated with the account of the minimum balance.
5.	Servicing a card account	No charge applied	
6.	Processing of transactions on payment for goods and services inside and outside the terminal network of “Kapitalbank” JSCB	No charge applied	
7.	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
8.	Investigating on the account and transactions	No charge applied	
9.	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)	

Service name	Commission Fee Rate	Note
<u>G. Visa virtual (USD)</u>		
1. 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 d.5 USD 0.5 EUR	
2. Expiry date of the card	1 month and/or 1 year	
3. Minimum balance on the card account, which is not available for use with a card for a period of 1 month	Not available	If the card currency differs from the transaction currency, an amount of 1% of the transaction amount will be temporarily blocked.
Minimum balance on the card account, which is not available for use with a card for a period of 1 year		
4. Minimum initial payment to the card account	Not available	Amount available for use will be calculated with the account of the minimum balance.
5. Servicing a card account	No charge applied	
6. Processing of transactions on payment for goods and services inside and outside the terminal network of “Kapitalbank” JSCB	No charge applied	
7. 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
8. Investigating on the account and transactions	No charge applied	
9. 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)	

Service name		Commission Fee Rate	Note
<u>H. Visa Virtual (UZS)</u>			
1.	Issue of the main card	5 000 so'm	10.03.2022
2.	Issue of the additional card	N/A	
3.	Card validity period	5 years	
4.	Card re-issue due to the card expiration	N/A	
5.	Early re-issue of the main card	N/A	
6.	Перевыпуск карты в связи с: • Loss • Damage • Changing the cardholder's name • Changing the PIN code	N/A	
7.	Minimum required balance on the card account, which is not available for use on the card	N/A	
8.	Minimum initial contribution to the card account	N/A	
9.	Card account maintenance	Free of charge	
10.	Processing of transactions for receiving cash using Visa cards of JSCB "Kapitalbank" through the cashier / terminal of JSCB "Kapitalbank"	N/A	
11.	Maintenance of a bank card account in terms of investigation of the account and operations	N/A	
12.	Connection and maintenance of 3D Secure service	N/A	
13.	Processing of transactions for payment for goods and services in the network and outside the service network of JSCB "Kapitalbank"	No charge applied	
14.	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

Service name	Commission Fee Rate	Note
I. <u>Visa Gold Credit (UZS)</u>		
1. Issue of the main card	Free of charge	
2. Issue of an additional card	10,000 UZS	An additional card can only be a card of the same type as the main one
3. Card validity period	5 years	
4. Reissue of the card due to the card expiration, within a month before or a month after the card expiration	Free of charge	
5. Reissue of the card due to the card expiration, within a month before or a month after the card expiration	10,000 UZS	
6. Reissue of the card due to: • Loss • Damage • Changing the cardholder's name • Changing the PIN code	30,000 UZS	
7. Minimum balance on the card account, which is not available for use on the card	N/a	
8. Minimum initial deposit to the card account (fully available for use after card activation)	50,000 UZS	
9. Card account maintenance	Commission – free	
10. Processing of cash receipt transactions: - through the cash desks of JSCB “Kapitalbank” - through ATMs of JSCB “Kapitalbank”	0 – equity, 4% - loan 0.7% - equity, 4% - loan	
11. Processing of transactions for receipt of cash in other banks	Other bank's rate + 4%	
12. 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%	
13. Maintaining a bank card account in terms of investigation of the account and operations - up to 100 USD - from 100 USD (inclusive)	No charge applied	
14. Fee for blocking a card with the “stolen or lost” sign	Commission – free	
15. Connection and maintenance of 3D Secure service (provided only if the client is connected to the SMS informing service)	Commission – free	
16. Money transfers to other cards issued by JSCB “Kapitalbank”	0 – equity, 4% - loan	
17. Money transfers to cards issued by other banks of the Republic of Uzbekistan	0,5% - equity, 5% - loan	

Service name		Commission Fee Rate	Note
J. <u>Mastercard virtual</u>			
1.	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	
2.	Expiry date of the card	1 month and/or 1 year	
3.	Minimum balance on the card account, which is not available for use with a card for a period of 1 month	Not available	If the card currency differs from the transaction currency, an amount of 1% of the transaction amount will be temporarily blocked.
	Minimum balance on the card account, which is not available for use with a card for a period of 1 year		
4.	Minimum initial payment to the card account	Not available	Amount available for use will be calculated with the account of the minimum balance.
5.	Servicing a card account	No charge applied	
6.	Processing of transactions on payment for goods and services inside and outside the terminal network of “Kapitalbank” JSCB	No charge applied	
7.	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
8.	Investigating on the account and transactions	No charge applied	
9.	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)	

Service name	Commission Fee Rate	Note
<u>K. Mastercard Gold (UZS)</u>		
1. Issue of a card (at the Bank branch)	Free of charge	
2. Issue and reissue of an additional card	50,000 UZS VAT including	
3. Reissue of a card:	Comission is no fee	
3.1. Initiated by a client (loss, theft, damage, etc.)	50,000 UZS VAT including	
4. Ordering a card through a mobile application and its delivery by courier (within the territory of Uzbekistan/in the Russian Federation)	<u>Tariffs for cards delivery</u>	
5. The permanent balance amount	0 UZS	
6. Bank card monthly processing	Free of charge	
7. Payment for goods and services	0%	
8. Cash withdrawal		
8.1. at the bank's cash desk	0%	
8.2. through the bank's ATM	0% (up to 10 million UZS / month), 0.7% (over 10 million UZS / month)	
8.3. at the cash desk and through ATM of a third-party bank of the Republic of Uzbekistan	1%	
8.4. at the cash desk and through ATM of a foreign bank	2%	
9. Mini-statement in the Bank's ATMs network and RBS	Free of charge	
10. Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including	

Service name		Commission Fee Rate	Note
L. <u>Mastercard Gold (EUR)</u>			
1.	Issue of a card (at the Bank branch)	Free of charge	
2.	Issue and reissue of an additional card	50,000 UZS VAT including	
3.	Reissue of a card:	Comission is no fee	
	Initiated by a client (loss, theft, damage, etc.)	50,000 UZS VAT including	
4.	Ordering a card through a mobile application and its delivery by courier (within the territory of Uzbekistan/in the Russian Federation)	<u>Tariffs for cards delivery</u>	
5.	The permanent balance amount	0 UZS	
6.	Bank card monthly processing	Free of charge	
7.	Payment for goods and services	0,5%	
8.	Cash withdrawal		
	at the bank's cash desk	0%	
	through the bank's ATM	-	
	at the cash desk and through ATM of a third-party bank of the Republic of Uzbekistan	1%	
	at the cash desk and through ATM of a foreign bank	2%	
9.	Mini-statement in the Bank's ATMs network and RBS	Free of charge	
10.	Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including	

Service name		Commission Fee Rate	Note
<u>M. Humo virtual</u>			
1.	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	
2.	Expiry date of the card	1 month and/or 1 year	
3.	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	
4.	Minimum initial payment to the card account	none	Amount available for use will be calculated with the account of the minimum balance.
5.	Servicing a card account	No charge applied	
6.	Processing of transactions on payment for goods and services inside and outside the terminal network of “Kapitalbank” JSCB	No charge applied	
7.	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
8.	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.

Service name	Commission Fee Rate	Note
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Chapter 5. Multicurrency bank cards

A. Visa Platinum

1.	Issue of a card (at the Bank branch)	Bepul
2.	Reissue of a card:	Commission is no fee
2.2.	Initiated by a client (loss, theft, damage, etc.)	50,000 UZS VAT including
3.	Ordering a card through a mobile application and its delivery by courier (within the territory of Uzbekistan/in the Russian Federation)	<u>Tariffs for cards delivery</u>
4.	The permanent balance amount	50,000 UZS
5.	Bank card monthly processing	5,000 UZS VAT including
6.	The commission fee for processing (clause 5) is not charged if one of the following conditions is met:	
6.2.	the average monthly balance on all accounts/deposits is more than (equivalent)	6,5 illion UZS
6.3.	monthly amount of payment for goods and/or services is more than (equivalent)	1,5 million UZS
7.	Payment for goods and services	0%
8.	Cash withdrawal	
9.1.	at the bank's cash desk	0%
8.2.	through the bank's ATM	0% (up to 10 million UZS / month), 0.7% (over 10 million UZS / month)
8.3.	at the cash desk and through ATM of a third-party bank of the Republic of Uzbekistan	1%
8.4.	at the cash desk and through ATM of a foreign bank	2%
9.	Mini-statement in the Bank's ATMs network and RBS	Free of charge
10.	Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including

B. Visa Infinite

1.	Issue of a card (at the Bank branch)	200,000 UZS VAT including
2.	Reissue of a card:	Commission is no fee
2.1.	Initiated by a client (loss, theft, damage, etc.)	200,000 UZS VAT including
3.	Ordering a card through a mobile application and its delivery by courier (within the territory of Uzbekistan/in the Russian Federation)	<u>Tariffs for cards delivery</u>
4.	The permanent balance amount	195,000 UZS
5.	Bank card monthly processing	65,000 UZS VAT including
6.	The commission fee for processing (clause 5) is not charged if one of the following conditions is met:	
6.1.	the average monthly balance on all accounts/deposits is more than (equivalent)	50 million UZS
6.2.	monthly amount of payment for goods and/or services is more than (equivalent)	20 million UZS
7.	Payment for goods and services	0%
8.	Cash withdrawal	
8.1.	at the bank's cash desk	0%
8.2.	through the bank's ATM	0% (up to 10 million UZS / month), 0.7% (over 10 million UZS / month)
8.3.	at the cash desk and through ATM of a third-party bank of the Republic of Uzbekistan	1%
8.4.	at the cash desk and through ATM of a foreign bank	2%
9.	Mini-statement in the Bank's ATMs network and RBS	Free of charge
10.	Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including

Service name	Commission Fee Rate	Note
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C. Mastercard Black Edition

1.	Issue of a card (at the Bank branch)	200,000 UZS VAT including
2.	Reissue of a card:	Comission is no fee
2.1.	Initiated by a client (loss, theft, damage, etc.)	200,000 UZS VAT including
3.	Ordering a card through a mobile application and its delivery by courier (within the territory of Uzbekistan/in the Russian Federation)	<u>Tariffs for cards delivery</u>
4.	The permanent balance amount	195,000 UZS
5.	Bank card monthly processing	65,000 UZS VAT including
6.	The commission fee for processing (clause 5) is not charged if one of the following conditions is met:	
6.1.	the average monthly balance on all accounts/deposits is more than (equivalent)	50 million UZS
6.2.	monthly amount of payment for goods and/or services is more than (equivalent)	20 million UZS
7.	Payment for goods and services	0%
8.	Cash withdrawal	
8.1.	at the bank's cash desk	0%
8.2.	through the bank's ATM	0% (up to 10 million UZS / month), 0.7% (over 10 million UZS / month)
8.3.	at the cash desk and through ATM of a third-party bank of the Republic of Uzbekistan	1%
8.4.	at the cash desk and through ATM of a foreign bank	2%
9.	Mini-statement in the Bank's ATMs network and RBS	Free of charge
10.	Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including

D. Mastercard World Elite

1.	Issue of a card (at the Bank branch)	300,000 UZS VAT including
2.	Reissue of a card:	Comission is no fee
2.1.	Initiated by a client (loss, theft, damage, etc.)	300,000 UZS VAT including
3.	Ordering a card through a mobile application and its delivery by courier (within the territory of Uzbekistan/in the Russian Federation)	<u>Tariffs for cards delivery</u>
4.	The permanent balance amount	195,000 UZS
5.	Bank card monthly processing	65,000 UZS VAT including
6.	The commission fee for processing (clause 5) is not charged if one of the following conditions is met:	
6.1.	the average monthly balance on all accounts/deposits is more than (equivalent)	50 million UZS
6.2.	monthly amount of payment for goods and/or services is more than (equivalent)	20 million UZS
7.	Payment for goods and services	0%
8.	Cash withdrawal	
8.1.	at the bank's cash desk	0%
8.2.	through the bank's ATM	0% (up to 10 million UZS / month), 0.7% (over 10 million UZS / month)
8.3.	at the cash desk and through ATM of a third-party bank of the Republic of Uzbekistan	1%
8.4.	at the cash desk and through ATM of a foreign bank	2%
9.	Mini-statement in the Bank's ATMs network and RBS	Free of charge
10.	Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including

Service name	Commission Fee Rate	Note
<u>Chapter 6. Servicing on the mobile application of the bank “Kapitalbank”</u>		
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	0.7%	
/// From UZCARD plastic card to HUMO plastic card	0.7%	
/// From HUMO plastic card to UZCARD plastic card	0.7%	
/// From HUMO plastic card to HUMO plastic card	0.6%	
/// From UZCARD plastic card to Mastercard plastic cards of the JSCB Kapitalbank	0.25%	
/// From UZCARD plastic cards to VISA plastic card of the JSCB Kapitalbank	0.0%	
/// From Mastercard plastic cards of the JSCB Kapitalbank to UZCARD plastic card	0.7%	
/// From VISA plastic cards of the JSCB Kapitalbank to UZCARD plastic card	0.6%	Except for UZCARD plastic cards of the JSCB Kapitalbank
/// From HUMO plastic cards to Mastercard plastic card of the JSCB Kapitalbank	0.1%	
/// From HUMO plastic cards to VISA plastic card of the JSCB Kapitalbank	0.0%	
/// From Mastercard plastic cards of the JSCB Kapitalbank to HUMO plastic card	0.1%	
/// From VISA plastic cards of the JSCB Kapitalbank to HUMO plastic card	0.7%	Except for HUMO plastic cards of the JSCB Kapitalbank

Service name	Commission Fee Rate	Note
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	
Non-cash transfer of funds from Visa cards issued by the JSCB Kapitalbank to Visa cards issued by a foreign bank	1%, but not less than \$2	Transaction is carried out through the VISA Direct service
Non-cash transfer of funds from Mastercard cards issued by the JSCB Kapitalbank to Mastercard cards issued by a foreign bank	1%, but not less than €2	Transaction is carried out through the MoneySend service
Visa Direct transfers from VISA cards issued by the JSCB Kapitalbank in national currency to VISA cards of another bank in the Republic of Uzbekistan	0.3% of the transaction amount (minimum 300 soums)	
Visa Direct transfers from VISA cards issued by the JSCB Kapitalbank in USD to VISA cards of another bank in the Republic of Uzbekistan	1% of the transaction amount (minimum \$1)	
b) Transfer of funds from a wallet/on-demand deposit account of an individual:		
to an UZCARD/HUMO plastic card of another bank	0.5% (not less than 1,000 soums)	
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
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	
funds transfer from wallet/deposit account upon request of an individual for payment according to the details	5,000 UZS	
c) Operations with accounts of fixed-term and savings deposits		
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	
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	0.6% 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):		

Service name	Commission Fee Rate	Note
/// from an UZCARD plastic card of any bank	0,5% from the transaction amount (minimum 5000 UZS)	
/// from a HUMO plastic card of any bank	0,1% from the transaction amount (minimum 5000 UZS)	
/// from a VISA/Mastercard plastic card of the JSCB Kapitalbank	No fee is charged	
f) Conversion operations from a plastic card in national currency issued by any bank to a VISA/ Mastercard international plastic card of the JSCB Kapitalbank	No fee is charged	For all types of cards
g) Conversion transactions from a VISA/Mastercard plastic card of JSCB "Kapitalbank" to a plastic card/deposit account on demand of JSCB "Kapitalbank", as well as to a HUMO plastic card of another bank	No fee is charged	For all types of cards
h) Conversion operations from a VISA/Mastercard plastic card of the JSCB Kapitalbank to an UZCARD plastic card of any bank	0.6%	
i) Bank fees for cross conversion between accounts opened with the JSCB Kapitalbank	No fee is charged	
j) Repayment of a loan issued by the JSCB Kapitalbank from a plastic card of any bank or from the customer's on-deposit deposit account	No fee is charged	For all types of cards
k) Repayment of a loan issued by other banks from a plastic card of any bank	0.6%	
l) Subscription fee for the "Monitoring of Payments" service to view the history of transactions on plastic cards of the UZCARD user.	1,000 UZS	
m) Subscription fee for the "Monitoring of Payments" service to view the history of transactions on plastic cards of the user of the HUMO/ VISA/ Mastercard of the JSCB Kapitalbank	No fee is charged	
n) Orders for one-time transactions received via Kapitalbank mobile application	300,000 soums for one order	If the currency of the debit account differs from the national currency, the soum, the conversion is performed at the exchange rate of the Central Bank as of the day of transaction processing. For Premium segment clients, no commission fee is charged

Service name	Commission Fee Rate	Note
<u>Chapter 7. Other services</u>		
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> 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, adaster 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: 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	
/// letters on the state of the account for submission to various authorities	50 000 UZS	
	100 000 UZS	For letters with individual text (at the request of the customer)

Service name	Commission Fee Rate	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) 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		
/// 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	With the exception of Visa plastic cards issued by other commercial banks with which JSCB Kapitalbank has separate contractual relations for the implementation of clearing of cash and non-cash monetary transactions carried out within the framework of Host-to-Host (h2h) interaction.
/// Cash withdrawal from Union Pay plastic cards issued by other banks at ATMs of "Kapitalbank" JSCB	1% from the transaction amount	
/// Cash withdrawal from MIR National Payment Card System plastic cards issued by other banks at ATMs of "Kapitalbank" JSCB	No charge applied	
/// Cash withdrawal from Mastercard plastic cards issued by other banks at ATMs of "Kapitalbank" JSCB	1,5% from the transaction amount	
g) Wire transfers of funds on behalf of an individual:		

Service name	Commission Fee Rate	Note
/// Acceptance of commission payments (fees) for provided payment services performed through the bank's cash department, using cash payment (in accordance with the note)	No commission is charged	- for all types of state duties and administrative fines; - for public services provided by public service centers, including through the Unified Portal of Interactive Public Services; - to preschool educational organizations, general secondary, secondary specialized, vocational, higher educational institutions, as well as to postgraduate education, retraining, advanced training institutions and healthcare providers; - for all types of utilities; - for enforcement of judicial acts and acts of other agencies, collected by the bodies of the Compulsory Enforcement Bureau; - to the "E-auksion" electronic trading platform and "K-Savdo" automated information system; - for purchasing tickets for a journey by air, rail and on other types of public transport.
/// Accepting and making payments using self-service terminals (infokiosks) in favour of persons whose beneficiaries are budget-funded and corporate customers	No commission is charged	

Service name	Commission Fee Rate	Note
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Chapter 8. Servicing of plastic MPS (VISA/Mastercard) cards issued by third-party 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
d)	Processing of transactions for the issuance of cash on Mastercard cards through the ATM of JSCB Kapitalbank in national currency on Visa cards issued by other banks, issued by third-party banks, through the cash desk /terminal of JSCB Kapitalbank To accounts opened outside the Republic of Uzbekistan for foreign currency	1.5% of the amount, including VAT	

Chapter 9. Kapital Premium service package

a)	Charge for the initial registration of the Client in the "Capital Premium" Banking Service Office:	5,000,000 soums monthly	In case the Client provides balances of at least 200,000 US dollars (or the equivalent in another currency) within 2 calendar months from the date of initial registration, this charge shall be refunded.
b)	Monthly service fee for the Premium Service Package	Free of charge	If the average monthly balances on all client's accounts are not less than 200,000 US dollars (calculated in the national currency equivalent as of the last business day of the month);
		5,000,000 soums per month	if the average monthly balances on all client's accounts are less than 200,000 US dollars (calculated in the national currency equivalent as of the last business day of the month).

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

Service name	Commission Fee Rate	Note
B. <u>Visa Infinite Veneer</u>		
1. Issue of a card (at the Bank branch)		
1.1. Primary	Free of charge	
1.2. Additional	No commission is charged	
2. Reissue of a card:		
2.1. Initiated by the Bank	Free of charge	
2.2. Due to the expiration of the validity period (in the month of expiration, as well as one month before and after the expiration date)	Free of charge	
2.3. Initiated by a client (loss, theft, damage, etc.)	1 400 000 UZS	
2.4. Reissuance of an additional card	1000 UZS	
3. The permanent balance amount	Unavailable	
4. Bank card monthly processing	No commission is charged	
5. Payment for goods and services	0,5% (min 0,5 EUR)	
6. Cash withdrawal		
6.1. at the bank's cash desk	0%	
6.2. through the bank's ATM	0	
6.3. at the cash desk and through ATM of a third-party bank of the Republic of Uzbekistan	1% + acquiring bank's tariff	
6.4. at the cash desk and through ATM of a foreign bank	1% + acquiring bank's tariff	
7. Delivery of cards and banking correspondence via a payment agent (within the territory of Uzbekistan/in the Russian Federation)	0%	
Delivery of cards and banking correspondence via a payment agent (outside the territory of Uzbekistan/in the Russian Federation)	In Accordance with the appendix to these Tariffs*	
8. Mini-statement in the Bank's ATMs network and RBS	No commission is charged	
9. Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	Free of charge	

Service name	Commission Fee Rate	Note
C. <u>Mastercard World Elite Metal Edge</u>		
1. Issue of a card (at the Bank branch)		
1.1. Primary	Free of charge	
1.2. Additional	No commission is charged	
2. Reissue of a card:		
2.1. Initiated by the Bank	Free of charge	
2.2. Due to the expiration of the validity period (in the month of expiration, as well as one month before and after the expiration date)	Free of charge	
2.3. Initiated by a client (loss, theft, damage, etc.)	700 000 UZS	
2.4. Reissuance of an additional card	100 000 UZS	
3. The permanent balance amount	Unavailable	
4. Bank card monthly processing	No commission is charged	
5. Payment for goods and services	0,5% (min 0,5 EUR)	
6. Cash withdrawal		
6.1. at the bank's cash desk	0%	
6.2. through the bank's ATM	0	
6.3. at the cash desk and through ATM of a third-party bank of the Republic of Uzbekistan	1% + acquiring bank's tariff	
6.4. at the cash desk and through ATM of a foreign bank	1% + acquiring bank's tariff	
7. Delivery of cards and banking correspondence via a payment agent (within the territory of Uzbekistan/in the Russian Federation)	0%	
Delivery of cards and banking correspondence via a payment agent (outside the territory of Uzbekistan/in the Russian Federation)	In Accordance with the appendix to these Tariffs*	
8. Mini-statement in the Bank's ATMs network and RBS	No commission is charged	
9. Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	Free of charge	

Service name	Commission Fee Rate	Note
<u>Chapter 10. Kapital Privilege package service</u>		
a) For clients whose average daily aggregate balance on accounts and deposits during the month is not less than USD 30,000 (calculated in equivalent)	Free of charge	
6) For clients who do not have balances according to clause 10a	Monthly 400 000 sum	

A. Visa Infinite Metal Edge

1. Issue of a card (at the Bank branch)	
1.1. Primary	Free of charge
1.2. Additional	No commission is charged
2. Reissue of a card:	
2.1. Initiated by the Bank	Free of charge
2.2. Due to the expiration of the validity period (in the month of expiration, as well as one month before and after the expiration date)	Free of charge
2.3. Initiated by a client (loss, theft, damage, etc.)	700 000 UZS
2.4. Reissuance of an additional card	100 000 UZS
3. The permanent balance amount	Unavailable
4. Bank card monthly processing	No commission is charged
5. Payment for goods and services	0,5% (min 0,5 EUR)
6. Cash withdrawal	
6.1. at the bank's cash desk	0%
6.2. through the bank's ATM	0
6.3. at the cash desk and through ATM of a third-party bank of the Republic of Uzbekistan	1% + acquiring bank's tariff
6.4. at the cash desk and through ATM of a foreign bank	1% + acquiring bank's tariff
7. Delivery of cards and banking correspondence via a payment agent (within the territory of Uzbekistan/in the Russian Federation)	70,000 UZS VAT including (throughout the territory of Uzbekistan) / 750,000 UZS (in the Russian Federation)
Delivery of cards and banking correspondence via a payment agent (outside the territory of Uzbekistan/in the Russian Federation)	In Accordance with the appendix to these Tariffs*
8. Mini-statement in the Bank's ATMs network and RBS	No commission is charged
9. Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including

Service name	Commission Fee Rate	Note
B. <u>Mastercard Black Edition</u>		
1. Issue of a card (at the Bank branch)		
1.1. Primary	Free of charge	
1.2. Additional	No commission is charged	
2. Reissue of a card:		
2.1. Initiated by the Bank	Free of charge	
2.2. Due to the expiration of the validity period (in the month of expiration, as well as one month before and after the expiration date)	Free of charge	
2.3. Initiated by a client (loss, theft, damage, etc.)	700 000 UZS	
2.4. Reissuance of an additional card	100 000 UZS	
3. The permanent balance amount	Unavailable	
4. Bank card monthly processing	No commission is charged	
5. Payment for goods and services	0,5% (min 0,5 EUR)	
6. Cash withdrawal		
6.1. at the bank's cash desk	0%	
6.2. through the bank's ATM	0	
6.3. at the cash desk and through ATM of a third-party bank of the Republic of Uzbekistan	1% + acquiring bank's tariff	
6.4. at the cash desk and through ATM of a foreign bank	1% + acquiring bank's tariff	
7. Delivery of cards and banking correspondence via a payment agent (within the territory of Uzbekistan/in the Russian Federation)	70,000 UZS VAT including (throughout the territory of Uzbekistan) / 750,000 UZS (in the Russian Federation)	
Delivery of cards and banking correspondence via a payment agent (outside the territory of Uzbekistan/in the Russian Federation)	In Accordance with the appendix to these Tariffs*	
8. Mini-statement in the Bank's ATMs network and RBS	No commission is charged	
9. Issuance of certificates on a special form to be submitted to whom it may concern and a turnover statement for the period	50,000 UZS VAT including	